

Financial Management in Public Schools: Utilization of grants in selected
secondary schools of Mwinilunga District

By

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*A dissertation submitted to the University of Zambia in partial fulfillment of the
requirements for the award of the degree of Master of Education in Educational
Management.*

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LUSAKA

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AUTHOR'S DECLARATION

I, Mavis Ntalasha do solemnly hereby declare that this dissertation is the result of my own work and that it has not been previously presented for a degree at the University of Zambia or any other university.

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CERTIFICATE OF APPROVAL

This dissertation of Ntalasha Mavis has been approved as partial fulfillment of the requirements for the award of the degree of Master of Education in Educational Management.

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ABSTRACT

The purpose of the study was to examine the management and utilization of school finances especially the grants given to secondary schools through the ministry of finance (MoF). Three specific research objectives guided the study; to establish how school grants were managed; to assess whether school grants were spent on priority areas; and to ascertain whether internal and external financial controls were in place to guide the use of school grants in selected secondary schools of Mwinilunga District.

The study employed case study design of qualitative approach as the methodology so as to generate in-depth knowledge to the study. The methods employed during data collection were interviews, focus group and document review. Interview guides and questionnaires were used as tools for data collection. Purposive sampling procedures were used to sample data from the respondents. The study engaged twelve (12) participants who were purposively sampled; 4 headteachers, 4 deputy headteachers, and 4 accountants. Data collected through interview discussions, focus group and document analysis were categorized and emerging themes were analyzed.

Key findings were that grants were mismanaged. They were not spent on priority areas in line with School budgets. There were ineffective internal and external control systems to guide the use of school grants.

The study concluded that there was mismanagement in the utilization of grants. It was recommended that there should be finance management system which is a key factor to the efficient management and utilization of a nation's public resources in particular grants given to schools through MoF. All school managers should ensure that grants under their custody are managed and utilized prudently.

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ABBREVIATIONS AND ACRONYMS

GDP	Gross Domestic Product
SS	Secondary School
SSE	Secondary School Education
MoE	Ministry of Education
MESVTEE	Ministry of Education, Science, Vocational Training and Early Education
MoGE	Ministry of General Education
GRZ	Government of the Republic of Zambia
SADC	Southern Africa Development Community
UNZA	The University of Zambia
ZICA	Zambia Institute of Chartered Accountants
PTA	Parent Teacher Association
OECD	Organisation for Economic Cooperation and Development
EFA	Education for All.
PS	Primary School
RDC	Recurrent Department Charges
MDG	Millennium Development Goals
CCE	Chipata College of Education
MoGE	Ministry of General Education
HOD	Head of Department
AGM	Annual General Meeting
DEBs	District Education Board Secretary

FNDP	Fifth National Development Plan
PEO	Provincial Education Officer
GETFund	Ghana Education Trust Fund
IMF	International Monetary Fund
UNESCO	United Nations Educational, Scientific and Cultural Organisation.
UNIP	United National Independence Party
MMD	Movement for Multiparty Democracy
ZMK	Zambian Kwacha
SNDP	Sixth National Development Plan
PRSP	Poverty Reduction Strategic Paper
ESPER	Education Sector Public Review
FNDP	Fifth National Development Plan

CHAPTER ONE:

INTRODUCTION

This chapter presents an introduction to the study on the management and utilization of grants in selected Secondary Schools of Mwinilunga District. In this chapter the researcher outlined the background to the study. Thereafter, the chapter presented; the statement of the problem, purpose of the study, objectives of the study, research questions, significance of the study, delimitation, limitations and operational definition of terms. At the end of the chapter, a summary was provided.

1.1 Background to the study

Funding to Secondary School Education (SSE) in Zambia after independence followed the humanism ideologies implemented by the United National Independence Party (UNIP) headed by Kenneth Kaunda. The Zambian government in its education policy document the “Educational Reforms: Proposals and Recommendations of 1977” endeavored to “continually allocate an ever increasing amount of funds to capital and recurrent cost to education” (Ministry of Education Moe, 1977:84). The Republic of the Government of Zambia took huge responsibility of financing education through the UNIP party manifesto of 1973 to fund and provide free education. The main aim of the government was to fund and provide an accelerated expansion of educational facilities at all levels in Zambia (Mwanakatwe, 1974, Nsama, 2008).

Kelly (1991) asserted that over the entire period of 1970-1985, the education sector accounted for an average of 5.1 per cent of the GDP, the share being higher during the first half of the period (5.6 per cent across 1970-1977) than during the second half (an average of 4.9 per cent across 1978-85). This share in budgetary allocation to the education sector showed some signs of government serious commitment to education though the effort was dismissed as funding later declined in the following years as a result of low copper prices on the international market which hugely affected education development. Chaampita (2010: 2) stated that;

“funding to Secondary Schools (SS) has been declining, especially between 1990 and 2001 during recession and economic restructuring, and comparatively to other Sub Sahara African countries Zambia ranked lowly in education sector’s share of GNP; in 1992, 2.7% of GNP was devoted to

education compared to countries in the region around Zambia who devoted at least 6% of GNP to education”.

Due to the demographic growth and other socioeconomic constraints, the Zambian government like many other African governments have been unable to adequately develop SSE (Kambwili, 2010). MoE (2010) indicated that Education financing has been poor and hardly responded to the rising demands, in 2002 the government allocated 2.1% of GDP a low level in comparison to other developing countries like Kenya, Uganda and neighboring Malawi where the average expenditure to Education was 5.3% of GDP. Majgaard and Mingat (2012) further attributed that the introduction of the Free Basic Education Policy in 2002 increased Primary Education completion rate and resulted into high population which consequently increased pressure on Secondary School Education. The Movement for Multiparty Democracy (MMD) regime under Chiluba took a liberalized approach to governance (Whitworth, 2013). This brought about a shared approach to SSE financing. Nevertheless, major investment in education remained the responsibility of the government.

Beyani (2013) acknowledged that there had been little investment to SSE, and the stagnation in development had drastically reduced student numbers and slightly over 55 000 students graduate every year from SS with O-level certificates. With education as the torch bearer for national development, and considering that the large part of Zambia’s population constitutes the youth age which comprises three quarters of the SSE, there is need to consider increasing the number of SS graduates so as to mitigate the much desired human resource (MoGE, 1996). The SSE sub-sector had been neglected in the last few years due to the poor economic situation in the country and the increased allocation of government funding to the Primary Sub-Sector. The Jomtien World Conference on Education For All (EFA) of 1990 reaffirmed by the Dakar World Education Forum on ‘Education for All’ (EFA) in 2000, were some of the forums at which SSE was neglected as they pronounce an emphatic advocacy only for primary education as a driver of social welfare.

The government through MoE from 2005 began to improve access to secondary education (SS) by increasing budget commitments and addressing access as a priority. To add on to this argument, Nsameng and Tchombe (2011) postulated that quality of education needed improved funding to the education sector. However, the government through FNDP (2008-2010) indicated

developmental activities for SSE through improved funding to the education sector which would have spillover benefits to SSE across the country (MoE, 2008).

Chaampita (2010) observed that Zambia had witnessed stagnation and reversal in the initial gains it attained to improve education in earlier post-independence days hence today, there is an increasing demand for more SSE to match the needs of the growing Zambian population. Through analysis of local and international literature it was revealed that among the countries whose data was available, the republic of the government of Zambia had an average contribution to education in terms of GDP expenditure in the year 2014.

Secondary Schools in Zambia were funded in form of grants. Grants were non-repayable funds or products disbursed or given by one party (grant makers), often government department, corporation, foundation or trust, to a recipient, usually a school (Usher and Cervenán, 2005). Grants were generally introduced in order to improve equity in access to education, reducing cost barriers for poor families to enroll and retaining children in schools. They were meant to replace, and in some cases increase, the income collected at the school level through fees. Grants were also meant to improve education quality by providing finances for several fundamental education inputs, but also to strengthen the autonomy of schools (Usher and Cervenán, 2005). As this type of policy was part of a broader policy of educational decentralization in Zambia, the introduction of funding through grants may also have enhanced the involvement of parents and communities in school management (MoGE, 1996).

While school grant policies' objectives and formulation depend greatly on the national context, they represent a major reform in educational management. Secondary Schools which before such policies had very little or no say on the management of finances, they received grants directly from central authorities or MoF. They were not only asked to deal with these grants but also to use them more or less as they see fit in order to improve the school's functioning and quality (UNESCO, 2011). In Zambia, this reform was, however, much more recent as it was directly linked to the introduction of fee-free education over the past few years: as schools were no longer allowed to ask parents for fees at primary level for instance (MoGE, 1996). Instead, they were given grants to make up for the loss of income. They were meant to replace, and in secondary schools increase, the income collected at the school level through fees (MoGE, 1996). This fit within the trend towards more school autonomy.

School grants were transferred directly from the MoF to secondary school accounts. This research project gave a broader understanding of the policy and concept of school grants in Zambian Secondary schools.

1.2.0 Statement of the problem

The general assumptions on the management and utilization of grants revealed significant existence of misuse by management (Auditor General Report, 2017). The overall research problem addressed in this study was the mismanagement of public funds by office bearers. There had been continuous reports from the concerned sections of the society and the public on misuse of public funds (Auditor General Report, 2018). Therefore, this study examined how school grants were managed and spent in selected secondary schools of Mwinilunga District.

1. 2.1 Purpose of the study

This research examined the management and utilization of school finances especially the grant given to schools through the MoF.

1. 2.2 Research Objectives

The objectives that this study sought to achieve were;

1. To establish how school grants were managed in secondary schools.
2. To assess whether school grants were spent on priority areas following a well-developed budget.
3. To ascertain whether internal and external financial controls were put in place to guide the usage of school grants.

1.2.3 Research Questions

The research was guided by the following research questions;

1. How were grants managed in schools?
2. How were grants utilized in schools?
3. What were the internal and external controls put in place to guide the usage of grants in Schools?

1. 2.4 Significance of the study

This study was essential in the sense that, it aimed at improving the welfare of learners through proper management and utilization of the grants allocated to secondary schools. The proper management of the funds allocated would help to solve the many challenges faced by learners such as inadequate teaching and learning resources which include; text books, charts, computers, calculators, inadequate infrastructure and many more which motivate the learners. The findings of the study would also be used to improve monitoring and evaluation in the usage of school grants. Also, the study would be helpful in widening and contributing to the body of knowledge. Researchers and scholars would find the findings useful as they would enrich the body of academic knowledge. The study findings and recommendations may also act as a source of reference materials to future researchers who would wish to do a deeper study related to this study.

1. 2.5 Delimitation of the Study

The study was conducted in selected secondary schools of Mwinilunga District of North – Western Province of Zambia. The selected Secondary Schools were targeted as a result of increased financial challenges experienced which may have resulted from mismanagement of grants by school authorities.

1. 2.6 Operational definition of terms:

Management	The act or skill of controlling and making decisions on government financial resources.
Utilization	To put government financial resources to use
Secondary School Education	School education of grades 8 – 12.
Grants	are non-repayable funds given to schools by government.
Financial Management	Planning, monitoring, organizing, and controlling of funds.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter introduced the study on management and utilization of grants in selected secondary schools of Mwinilunga District. The chapter reviewed local and international literature relevant to the study. Studies related to the management and utilization of grants were reviewed so as to provide sufficient in-depth knowledge about the topic under study. It latter looked at the theoretical and conceptual underpinnings of the study.

2.1 World Perspectives:

Buckingham (2014) conducted a study in Australia on School funding and budgeting. The study revealed that school funding was a significant component of government expenditure and that government played a major role in the delivery of education. Buckingham found that government expenditure on Primary and Secondary School Education was represented by 7.4% of all government expenditure in 2011–12. The study outlined that government allocation to Schools had risen faster than student numbers over several decades. Increased expenditure were driven by an expanding teacher force, higher teacher salaries and rising infrastructure particularly new technology.

The study stated that demands for increased government funding for school education were a persistent feature of the public debate on policy. The study revealed that from 1987-88 to 2011-12 general government expenditure on Primary and Secondary more than doubled in real terms. The general government expenditure on Primary and Secondary education in 2011-12 was between \$38.8 billion and \$47.1 billion. In the decade from 2002-2003 to 2011-12 per student funding in Australia grew by 19%. Furthermore, Buckingham's study revealed that the new Australian coalition government elected in 2013, as a result of the Gonski review which led to a six-year Better Schools Policy implemented in the Australian Education Act retained the funding model although it was called Student First Funding Model. The Student First Funding Model used student data to determine overall funding to every individual school. Funding entitlements were based on a National Schooling Resource Standard (SRS) for each student with extra funding

(loadings) allocated according to student socioeconomic, disability, indigenous, English proficiency, school size and location needs. Buckingham (2014) found that as percentage of GDP, government expenditure to schools around 1987-88 and 2011-12 was between 2.5% and 3.2%. It was estimated that government expenditure to schools might constitute 3.4% of GDP by 2025. The study also indicated that government expenditure on schools increased by 26% in real terms in the decade of 2011-12 and as a result of the implementation of the Student First Funding Model, over the next four years further increases were anticipated.

The Organization for Economic Cooperation and Development-OECD (2013) conducted a research on the Review of Policies to Improve the Effectiveness of Resource Use in Schools. The study pointed out that National audit systems have a key role to play in assessing whether or not public resources are put to good use in the school system. It went on to indicate that in Sweden, the Swedish National Audit Office and the Swedish Agency for Public Management audit in schools and; the Swedish National Audit Office not only produced annual reports but also audited effectiveness in education.

The study stated that it was important for education administrators at different levels of the school system to be clear in their communications and transparent in their use of resources. The study revealed that at the local and school level there was requirement for particular attention to keeping parents and the local community as well as teachers and teacher unions informed about resource decisions. The study stressed that the planning of resource use involves the development of methods and instruments to monitor resource use which included conceptualizing effectiveness and efficiency. The study found that there was need to plan for distribution of responsibilities for resource use at the school level; including setting up accounting systems, setting up relationships, choosing and ordering materials and responding to accountability obligations.

Additionally, the study indicated that the planning of resource use involved the use of evidence from evaluation generated by resource use monitoring activities. It was revealed that schools should undertake monitoring and evaluation of resource use, and report the associated outputs to the next level of the educational administration. Also educational authorities should collect reports from public schools on their closing budget or financial audit from the previous year. The study found that monitoring of resource use involved the evaluation of individual resource managers at the different levels of responsibility.

The study by the OECD (2013) was relevant to this study because it provided in-depth knowledge on how financial resources were used and monitored. Literature review indicates that there was little or no transparency in the utilization of resources and that there was no autonomous and flexibility because of government management procedures and policies engaged. Studies on utilization of resources pointed to the fact that the use lacked stakeholder participation, poor audit, lacked transparency and was secretive. The studies under review provides relevant information on utilization of public resources. Also there was no study that provided deeper knowledge on the utilization of government school grants in secondary schools. There was therefore need for this study to be undertaken so that deeper knowledge could be provided on how government school grants are supposed to be used in selected Secondary Schools of Mwinilunga District of North-Western province of Zambia.

Willis (2010) conducted a study on the School Business Affairs in America. The findings revealed that stakeholders described the finance officers as difficult to understand, not forthcoming with information, and not open about the District's financial condition. The study stated that despite the description seemly harsh, it was probably based on a variety of factors including; communication styles among stakeholders, forums and opportunities to communicate this information and a misunderstanding of information.

Willis's study revealed that the misunderstanding in school finance did not stem from the school business officer's reluctance to share information but that school finance was complicated. Further, the study found that it was the responsibility of the school business officers as stewards of the public money to make financial information understandable, accessible and transparent to stakeholders. The study indicated that such information was critical to building trust among stakeholders in the local community and that trust was vital when making difficult decisions about funding priorities.

Willis (2010) study revealed that Federal and state governments in America had made a broad-based call for more transparency in how resources are used. The American government emphasized for not only details of how federal stimulus dollars were used, but also required reporting of per-pupil expenditures at the school level. It revealed that presenting budget data to the public and explaining how it drives school programs could build an atmosphere of openness and transparency in the community. Even the process of making budgets understandable can be

transformative in and of itself. The study revealed that in order to relate school finance data to the audience or public, it must be broken down to a level that people would be able to understand and make sense of it as most members of the public did not deal with numbers in the hundreds of thousands, let alone the millions. Presenting data this way could raise reasonable and valid questions about the direction of a school District's investments in services for students.

Furthermore, Willis's study revealed that the role of the school business official involved more than ensuring the school District's solvency. School business officials must be able to offer analysis about expenditures and the most effective use of dollars, to generate a nexus between the current configuration of resources and the alternatives that can help the District reach its goals. School Districts and other school stakeholders could not afford not to have this type of information and analysis. Willis's study was relevant to this study because it emphasizes on more transparency in how resources are used. It also stresses on presenting budget data to the public and explaining how it drives school programs so as to build an atmosphere of openness and transparency in the community and the school at large.

The Office for Standards in Education, Children's Services and Skills-Ofsted (2012) conducted a study in the United Kingdom on how schools spent the Pupil Premium funding to maximize achievement. The findings revealed that schools that were successful in the spending of the Pupil Premium carefully ring-fenced the funding so that it was spent on the target groups of pupils. Successful schools used the fund in such a manner that they had a clear policy on spending the Pupil Premium, agreed by governors and publicized on the school website. The study revealed that successful schools thoroughly involved governors in the decision making and evaluation process who were able, through careful monitoring and evaluation, to demonstrate the impact of each aspect of their spending on the outcomes for pupils.

Furthermore, the study found that schools that were not successful in the spending of the Pupil Premium had a lack of clarity about the intended impact of the spending. The study revealed that unsuccessful schools spent the funding indiscriminately on teaching assistants and did not monitor the quality and impact of interventions well enough, even where other monitoring was effective. The study also pointed out that unsuccessful schools did not have a good performance management system for teaching assistants and other support staff, did not have a clear audit trail for where the

funding had been spent and did not have governors involved in making decisions about the Pupil Premium, or challenging the way in which it was allocated.

Continental Perspective

The World Bank (2010) carried out a report on Financing Higher Education in Africa. The report revealed that in order to improve public resource management and enhance educational service delivery, government should adopt more innovative budgetary management practices. The report indicated that African governments should consider allocation strategies and policies which advocates autonomous and independent institutional management of financial resources. The report attributed that institutions function properly when management was in their full control and make independent decisions. The report further postulates the fact that education in many African countries suffered from institutional rigidities that made it difficult for lower administration to manage government funds adjusting to local needs. In centralized budgetary management systems, not all the funds disbursed to an institution from central government reached the intended beneficiary.

The UNESCO International Institute for Educational Planning (IIEP) and UNICEF coordinated a research programme in Eastern and Southern Africa from 2010 to 2012, in order to understand better how the school grants policy was implemented by different schools, and to learn what its real contribution was to the grant policy objectives it was intended to serve. These findings contributed to define strategies that could be fed into the design and accompany the implementation of school grants, so that they could make a stronger contribution to these objectives.

Nyanyuki et al (2012) assessed the effect of accounting practices on management of funds in Public Secondary Schools; a case of Kisii Central District in Kenya. Nyanyuki's study established that the use of internal control system in executing schools operations was more satisfactory in the recording of cash receipts and payment, and least satisfactory in ordering, receiving and issuing materials from store. Nyanyuki et al (2012) found that in as far as financial record keeping was concerned, cash books, receipt books, ledger book, the journal voucher book and the general ledger book were often maintained. Also the findings of the study revealed that Public Secondary Schools

in Kisii Central District did often update their books of accounts. Hence, the information contained in the books of accounts was accurate and reliable; thus update of information in the financial statements led to improved transparency and accountability in the schools' expenditure. However, the study revealed that financial statements prepared in Public Secondary Schools did not agree with underlying books of accounts.

The methodology engaged by Nyanyuki and friends' study was the survey design of quantitative approach to research. The methodology collected data from Secondary Schools of Kissi central District in Kenya using questionnaires as the only research instruments of the study. However, this study implores the case study of qualitative approach in which semi-structure interviews, and document analysis was engaged to extensively collect relevant data among participants. Extensive review of local and international literature showed that detailed and relevant data about financial resources in Zambia and across many African countries was problematic. With the nature surrounding a survey design engaged by Nyanyuki and friends, it would be difficult to gain insightful knowledge in our study, hence the case study is most appropriate.

Also the questionnaire as the only research instrument for data collection would have not been sufficient to evoke participant's emotions, feelings and experiences of the study. Administrators and other key stakeholders of education institutions through research have been reported to withhold relevant information with regard to institution finances therefore, engaging self-administered questionnaires would increase the chance for such participants to be secretive with vital information, and hence our study implores semi-structure interviews, discussions and document analysis to eliminate bias to the findings.

Magara (2009) researched on the Financing of Public Universities and concentrated on strategic direction for Makerere University in Uganda. The study found that government implored a block allocation model in the funding of Makerere University. It went further to indicate that at the University level decision making was decentralized such that money was allocated in blocks in which operating units decided what line item to fund. However, Magara stated that the model lacked coordination of services in the university, duplication, shifting of costs to other units was among other challenges. The study went on to indicate that block allocations made it difficult for

the institution to allocate resources in accordance with institution and unit's priorities, activities and functions.

Magara's study adopted a qualitative approach to research. Data collection was heavily dependent on document analysis of both published and unpublished articles and journals regarding higher education in general and Makerere University in particular. Data was also collected through author participation in specific meetings and workshops discussing Makerere University funding. Makerere University was engaged as the study site and population.

However, this study used a single case study of qualitative approach to research in which interview schedules, focus group discussions and document analysis were engaged to collect data. Unlike Magara's study site and population, this study engages selected secondary schools of Mwinilunga District as the study site and population. The Magara's study was relevant to this study because it provided insight knowledge about how the block funding at Makerere University was appropriated. It was also relevant because it provided a variety of funding models that the Zambian government could implore to improve funding in secondary schools. Data collection in Magara's study was too restrictive due to the use of one instrument of data collection hence, creating a chance of omitting some relevant data that could be captured through interview schedules or focus group discussions. Data collected through various data collection instruments could have had enriched the findings because the researcher would have had the opportunity to interact direct with the emotions and feelings of the participants about the topic. Also, collecting data through various instruments could have had enhanced validity and reliability of the findings through triangulation.

Atuahene (2009) carried out a research which investigated how financial resources collected through creation of special value added tax on goods and services, and allocated to the education sector in Ghana were administered and managed. The study found out that the government of Ghana took charge of the appointment of administrators to the Ghana Education Trust Fund (GETFund). The study revealed that the Board of Trustees comprised representatives of the Ministry of Finance, Ministry of Education, and National Council on Tertiary Education, heads of institutions, student leaders and representatives from religious bodies and was formed to manage the operation of the funds for education under the GETFund. It further indicated that Cameroon, Tanzania and Madagascar management of educational institution funds was highly centralized and under the strict control of Ministries of Education, selected and appointed financial resource

administrators and managers at the Ministry headquarters, provincial, District offices often using corrupt and political bias criteria.

Furthermore, the study indicated that under the GETFund, administrators and managers submitted budgets which were in turn scrutinized to assess importance compared with other national competing demands. The study further revealed that education budgets underwent a lot of fine tuning to the already fixed budgets, lacked transparency in decision-making and constituted high fragmentation in budget responsibilities.

Atuahene (2009) carried out a study using a qualitative research methodology. The study collected data through interview schedules and analysis of relevant documents. Atuahene's study area was Ghana of which key policy makers, student leaders and administrators made up the study population. The methodology adopted in our study was the single case study of qualitative approach to research. Unlike Atuahene's study site and population, our study was done in selected Secondary Schools of Mwinilunga District and stakeholders of the school constituted the study population. Therefore, the findings of Atuahene's study could not be generalized to the findings of our study given the difference in study site, experience and knowledge of participants and the focus of the research.

Nonetheless, Atuahene's study provided in-depth knowledge about management of education funds in terms of how financial management officials were appointed. It was important because it provided information on the budgeting process.

Rambo (2012) did a study on the Procurement Reforms and Expenditure Management in Public Secondary Schools in Kenya. The findings revealed that the Public procurement reforms were initiated to enhance efficiency in the management of financial resources. The findings indicated that the appointment of tender committee members was not uniform across the schools; thus, suggesting that the guidelines provided by the Ministry of Education Science and Technology (MoEST) were yet to be operationalized. The study found that factors considered in the appointment of committee members varied for the teaching and non-teaching staff. Whereas teaching staff were required to be departmental heads, non-teaching staff included bursars and storekeepers.

Rambo's study attributed that the frequency of tender committee meetings influenced the management of tendering processes, which in turn, may improve or impair expenditure management in schools. The study revealed that in most of the schools, tender committees met only once during the immediate quarter while a few schools met twice or thrice. The study found that although tender committees were answerable to the Board of Governors (BoGs) and PTAs, it was faulted in terms of membership composition and gave teaching staff too much opportunity to manage procurement and tendering processes. Furthermore, the study found that most tender committee members lacked necessary skills to manage school procurement and tendering activities. Although, deputy principals and bursars were given basic orientation on management of the procurement process, this was considered inadequate, precipitating the need for further training in key areas such as stores and financial management, business ethics, and quality control.

Rambo (2012) revealed that tender advertisements were a crucial component of transparency in the management of public procurement and tendering processes. The study found that 49 schools always advertised their tenders, 56 did so occasionally, while 12 did not advertise their tenders rather they sourced goods, services and works from prequalified providers. Rambo's study however provided relevant knowledge on how public funds were managed.

Rambo's study engaged both quantitative and qualitative approach to research in which a cross-sectional survey design was used to guide the study. The study also implored the stratified random sampling as the study instrument for data collection. However, this study engaged the single case study of qualitative design because it was sought to bring out the desired findings unlike the cross-sectional. Unlike the stratified sampling procedure used by Rambo, this study used the purposive and simple random sampling techniques of data collection because the study wanted to engage participants directly involved with management and utilization of public funds.

Regional Perspective

Tembo (2014) conducted a study on financial and administrative investment examining sources, institutional budgets and outcomes at Chipata College of Education (CCE). The study considered investigating the qualification for individuals entrusted with financial resources at CCE. The study revealed that the accountants employed were qualified but lamented that most school

administrators did not have the sufficient financial management competence. The study revealed that failure for the accountants to account for funds received by the institution was not because of academic qualification among accountants but other reasons among them security. The study ascertained that at CCE, there was need for individuals entrusted with financial resources to change their mind sets toward public funds and also that there was need to change policies that govern the management of finances at the college which made it difficult for members of the public and other stakeholders from engaging in management of funds at the college. The study indicated that financial controllers at CCE lacked transparency and there was poor record keeping which implied that they were not only inefficient but also concealing information that might implicate them. It was further revealed that management of financial resources at CCE was inefficient, not transparent and poorly accounted for.

The study attributed inefficiency, poor transparency and accountability to individuals engaged in financial resource management's failure to account for funds received by the college and also that financial statements were not reflecting the actual financial status of the college. The study went on to ascertain that there was poor accountability at CCE because individuals entrusted to manage financial resources failed to avail full financial statements. Furthermore, the study revealed that the number of staff in the accounts department was insufficient and that the accountants could not adequately carry out their responsibilities because they were committed with studies to upgrade their qualifications. Tembo's study implored the qualitative and quantitative approaches as the methodologies to guide the research. The methodology engaged, collected data using the questionnaires, semi-structured interviews and document analysis. The study engaged Chipata District for the study site and CCE and some Primary Schools from Chipata District for the study population. This study however engages a qualitative approach of case study design as the methodology to guide the study in which Mwinilunga District and selected Secondary Schools were the study areas and population respectively. Tembo's study was relevant to this study because it brought out important knowledge on financial management in educational institutions which was an area of focus in this study.

Beyani (2013) did a study on Zambia's effective delivery of Public Education Services and the findings revealed that allocation to education declined during the early 1990s. The study further postulated that as a result of the Poverty Reduction Strategy Paper (PRSP) and subsequent policy

interventions, the sector saw increased allocation, and since 2000 the education budget has been growing. The research indicated that in 2008 the budget for education was 17% of the government budget, rising to 18.2% in 2009 and 25% in 2010. In GDP terms, the study stated that there was increased government funding to Education and training from 3.2% in 2002 to 3.6% in 2006 and 3.8% in 2009. However, the study indicated that the funding level was much lower than the average government expenditure on education in three comparator countries; Kenya, Uganda and Malawi expenditure to Education was 5.3% of GDP. Additionally, comparator countries devoted at least 25% of their domestic discretionary budgets to education, compared to Zambia's 20%.

Beyani found that government allocated a fixed grant to Secondary Schools. In that study, Secondary Schools like Mungwi in the Northern Province received a grant of ZMK10 million per month and Kambule in Western province received about ZMK15 million a month payment. The study went on to indicate that the grants allocated to the Secondary Schools were too irregular. Unfortunately, the non-released funds were not held in balance to be paid over later in the year. Furthermore, it was found that funding to secondary school education was classified into rule based and discretionary kind of allocations. Government allocation (Grant) to each Secondary School depended on the type of the school, and it was allocated regardless of the needs of pupils in the school.

Kambwili (2010) conducted a study in Kabwe and the findings of the study revealed that school administrators among the studied high schools complained that government funding was poor and not enough to run schools effectively. It was revealed that government funding was insufficient especially after the Sector Fund was phased out. The findings indicated that the Recurrent Department Charges (RDC) did not come in time, was not allocated in full and kept reducing each month. Additionally, the study found that the RDC was not enough and was only used to pay electricity and water bills, teacher's subsistence allowance, sports and sports affiliations. Further the findings revealed that High Schools in Kabwe highly depended on the PTA money but was quick to regret that it was also inadequate. Kambwili's study explained that collection of PTA funds was very difficult because of the areas in which the Schools were located. It revealed that money came in bits and by the end of the year half of the pupils would have not paid and that made it difficult to run the School effectively.

However, the study did not provide sufficient evidence on government financing because its main focus was on the education structure among high schools in Kabwe but the information provided on effective running of the Schools in relation to government funding was relevant to this study. The findings clearly outlined the context among Kabwe Secondary School and could not be transferred to reflect government funding in selected Secondary Schools of Mwinilunga District. Kambwili used a survey design to guide the research which could not be adequate and effective for this study, hence this study implored the case study.

Sibeso (2009) conducted a research and revealed that in the management of School funds at Chibombo Basic School, teachers, parents and pupils did not participate. The study postulated that head-teachers did not incorporate pupils, parents and teachers in the financial management committee. The study went further to elucidate that not incorporating some teachers, pupils and parents in financial management denied them powers to manage School funds. It was also established that head-teachers were poor at encouraging parents, teachers and pupils to participate in the management of School funds. Additionally, the researcher found that at Chibombo Primary School, it appeared that the accounting officer and the head-teacher were the only stakeholders involved in the management of School funds. Such tenants as revealed by the researcher, provided a platform for the accounting officer and the head-teacher to convene to misuse School funds in that they were the only ones with the power to manage the School funds.

Sibeso's study further looked at the element of transparency and accountability in the management of funds at Chibombo Primary School. The study revealed that participation of all stakeholders in financial management was meant to accentuate transparency and accountability in management of School funds. The study found that at Chibombo Primary School, there was no transparency and accountability of School funds, transparency and accountability was directed upwards rather than downwards.

Furthermore, the study put great emphasis on the financial management skills of stakeholders. It was revealed that some stakeholders were illiterate in financial management and could not manage School funds. The study alluded that due to ignorance, some stakeholders were not aware of their rights to participate in financial issues hence marginalized. The study went on to indicate that the School accountants had poor record keeping skills. Furthermore, the head-teacher and the

accountant who were regarded as custodians of School funds had no financial training except for briefing and workshops which they attended.

The methodology which guided Sibeso's study implored the qualitative and quantitative approach to research. The study site and participants were drawn from Primary Schools in Chibombo District. Given the disparities in funding and priority needs among Primary and Secondary Schools, the demography applied in Sibeso's study could not provide the in-depth knowledge required in this study. The findings from Sibeso's study considering its participants should not be taken to reflect the findings of this study because the experiences of participants in selected Secondary Schools of Mwinilunga District may not be shared with participants from Primary Schools in Chibombo District. However, Sibeso's study was important to this study because it provided relevant knowledge on the qualifications of school administrators and school accountants.

Bowasi (2007) carried out a study on the role of student representatives on Education Boards at the Copperbelt and Kitwe colleges of Special Education in Zambia. It was revealed that the Principal or Board Secretary was responsible for financial functions of the Board. The research revealed that most of the principals were very secretive with regards to financial activities in the colleges. The Board Members were not aware of how funds were utilized in the colleges. Bowasi's study revealed that the board members only saw goods and services being procured by the college authorities. The study further revealed that any enquiries on issues of funding was met with hostile reactions from the college administrators. The researcher found that some section of respondents engaged in the research called upon MoE to ensure that college administrators involved other members in the utilization of financial resources in the institutions.

Bowasi (2007) went further to indicate that most students and Board Members were not aware of the college expenditure patterns. In most cases board members were only informed of expenditures without prior budgeting and discussion in Board meetings. The study found that student representatives were neglected, not consulted nor informed of college expenditures.

The researcher found that the majority of respondents felt that financial resources were not utilized in an accountable and transparent manner in colleges. The study further attributed to the fact that financial information in colleges in Zambia was difficult to access and most students and Board Members were ignorant about financial status of the institutions. Additionally, it was found that

the majority of the respondents wanted a situation where college administrators were compelled by the MoE to be transparent and accountable in the utilization of financial resources for institutional development.

Bowasi's study revealed that students and board members were not aware of the number of college bank accounts and that they were not availed an opportunity to participate in the preparation of Bank reconciliations and did not understand the meaning of Bank reconciliation. The study found that the college Principals were centralized in the utilization of funds and did not engage Board members and students in college expenditure patterns a trait Board members said robbed them of their responsibility to monitor the expenditure of all the funds for the Board as enshrined in the Institutional Roles, Functions and Relationship. Furthermore, the study revealed that Board members and students were not aware that tender committees were established in the procurement of goods and services. The study also found that the failure to establish tender committees was deliberate on the part of the Principals so as to avoid community participation in the running of colleges. The methodology implored in Bowasi's study was the survey design of quantitative approach to research. This study however implored the single case study of qualitative research.

The strong emphasis on basic education since 1996 caused a major negligence of government expenditure to Secondary School Education. The UNDP (2011) realized that the share of public expenditures allocated to Secondary School Education fell significantly during the late 1990s forcing high schools to become increasingly financially autonomous.

Table 2.1 Percentage of Government distribution of public funds to Education Sector from 2013 – 2018:

YEAR	Government Allocation to Education as percentage of National Budget.
2013	75.5 %
2014	20.0 %
2015	20.2 %
2016	17.2 %
2017	16.1 %
2018	16.3 %

Source MoF Budget Speeches (2013 – 2018)

Despite the stagnant development at SSE, allocations in terms of National budget percentage for 2016, 2017 and 2018 show decreasing allocation statistics to the education sector amid competing demands from other national development sectors. Recent National budget expenditure on education are worrying considering budgetary allocation to the sector from comparative countries like Kenya, Uganda and Malawi with percentage of National budget allocation around 25%. Allocation to education in Zambia is still low compared to countries like Mozambique, Seychelles, Kenya, Uganda and Malawi with expenditure to the education sector relatively above 5% of GDP (UNESCO, 2011). Poor allocation of funds to the education sector in particular grants to secondary schools had a negative effect on the sub-sector's ability to develop and meet intended goals and objectives in line with vision 2030. The funding level had remained almost the same for three years, from 2017 to 2018 at around 16 percent respectively without regard to major inflation and depreciation of the local currency. The requirements for education institutions in the country were usually higher than what was estimated based on the expected revenue the government generates in a given fiscal year. The importance of educating as many Zambians as possible, need not to be over emphasized because it was a universal phenomenon that human capital had direct effect on state's economy and quality of life (Nsama, 2008). Therefore, Zambia as a developing country

should consider allocating a bigger portion of National budgetary expenditure to education in turn SSE as the sub-sector prepares individuals for work and instill values that enhance quality of life.

Despite the desire by the Zambian government in the Fifth National Development Plan (FNDP) to increase capital expenditure on Secondary School Education, the funds allocated were sought to be insufficient because selected Secondary Schools of Mwinilunga District did not benefit from the allocation. This was witnessed by the lack of major projects undertaken as a result of capital expenditure. This claim was evident in the Sixth National Development Plan (SNDP) which indicated that from the intended 100 Secondary schools to be constructed, only a few were completed and that the majority had incomplete structures whereas in some areas, constructions were yet to begin (Government of the Republic of Zambia, 2011).

It was strongly recommended that the government expedite the planning of financial decentralization that enabled the Ministry of Finance (MoF) to directly distribute school grants to school accounts. Secondary school grants were distributed directly from MoF to secondary schools (Financial Management Guide for Schools, 2018). In its effort to foster a decentralized approach to distribution of funds to various sub-sectors of the education system across the country, government adopted certain channels as principles and guidelines on which allocation were appropriated (Yellow Book, 2015). Document analysis revealed that MoF through government budgetary allocation released funds to MoGE through the directorate of Planning and information under a special unit of accounts. Funds through the unit of accounts whose jurisdiction among others was to carry out the disbursement of funds to Education Boards and other educational institutions, distributed funds to Secondary Schools accounts. It was revealed that grants were disbursed with already identified management procedures and principles, hence the committee convened to ensure funds were distributed in connection with government guidelines (Yellow Book, 2018).

The Public Finance Act No. 15 of 2004 was one of the policy document that was effected to guide the use of government funds and that the document primarily existed to provide an independent, objective and consulting service aimed at fostering attainment of the Ministry's primary goals and objectives. This was achieved through among others, rigorous appraisal of internal controls, governance and risk management systems. The other policy guidelines and procedure documents included the Public Finance Audit Act of 1980, Standards and Evaluation guidelines of 2015,

Principles of Education Boards Governance and Management Manual of 2005, and the Public Finance Management Act no. 42 of 2018. Grants in Secondary Schools were not used as per school wish but guided by the laid down government policies. Some of the policy documents that provided guidelines in the utilization of government funding were; the Public Finance Act No. 15 of 2004, Public Finance Audit Act of 1980, Standards and Evaluation guidelines of 2015 and the Principles of Education Boards Governance and Management Manual of 2005. MESVTEE (2015) underscores that in order to utilize government funding a lot of regulations and stages were involved.

2.0 Institutional and Regulatory Framework for Management of Public Funds:

These are Public Finance Acts that help school managers to adhere to the prevailing Public Finance Management Legislation in the administration of public funds and other financial resources realized by the schools. Below is a summary of some of the Acts that guided the research:

- Financial Management Guide for Schools, 2018.
- The Public Finance Management Act, 2018.
- Standard and Evaluation Guidelines of 2013.
- The Public Procurement Act, 2008.
- Financial Regulations, 2006.
- The Public Finance Act, 2004.
- The Finance Control and Management Act, 1969.

2.1 Theoretical Framework

Quasi-Public Good Theory

This study was guided by the Quasi-Public Goods Theory. Samuelson is usually credited as one of the economists to have great influence on the theory of quasi-public goods. In the study 'The Pure Theory of Public Expenditure', Samuelson defined a public good, as it was referred to in the document 'collective consumption good' as a good which all individuals enjoy in common, and that an individual's consumption of such a good lead to no subtraction of another individual's consumption of the same good. The theory of quasi-public good as indicated by Samuelson (1954) postulated

that pure public goods have two unique characteristics of non-excludability and non-rivalry in consumption. Simply defined, a public good is often a good that is both non-rivalrous and non-excludable in consumption. In this study, secondary school education in selected Secondary School was considered a public good of which government has the responsibility to provide the commodity.

Furthermore, public goods contrast with private goods because public goods are non-excludable and non-rivalrous in consumption while private goods are sold to those who can afford to pay the market price. Public goods can include fresh air, knowledge, and public infrastructure national security, education, common languages, flood control systems, light-houses and street lighting. The theory of quasi-public goods is derived from an economic perspective. However, it was used to guide the study. Demsetz (1970) stated that the opposite of a public good is a private good which does not possess the properties of non-rivalry and non-excludable. A loaf of bread, for example, is a private good; its owner can exclude others from using it. Zambia is a signatory to the 1990 Jomtien Conference, 2000 Dakar Conference and Millennium Development Goals (MDGs) that place huge emphasis on access and quality education provision. It is therefore imperative that the utilization of school grants do not prevent and exclude potential beneficiaries of Secondary School learners.

The theory of quasi-public good realize that the market price excludes and is rivalry to some consumers. The World Bank (2001) stated that markets do not work well for the poor people because of the physical isolation and failure of private market. Therefore, it is the mandate of government to provide public policy to allocate sufficient funding, effective management and efficient utilization of school grants to secondary schools is imperative. This would in turn increase access, enhance education quality and foster development thereby increasing opportunities for potential participants of secondary school education. In the case of market failures, as a case in selected secondary schools of Mwinilunga District where the private sector has not invested in secondary school education, citizens are left with only the state to provide secondary education services. Therefore, management and utilization of school grants should ensure that potential beneficiaries of secondary school education are not substituted or prevented from enjoying the commodity.

The public good property of non-rivalry ensures that the provision of the good for an individual entails a provision of the same good to another. Additionally, the property of non-rivalry underscores that inter-citizen consumption is mutually exclusive and that the consumption by one citizen of the public good should not affect the consumption level of any other citizen (McNutt, 1999). The non-rivalrous property holds that the use of a unit of the good by one consumer does not diminish the benefit from another consumer using the same unit of the good. In this vein, school grants in selected Secondary Schools of Mwinilunga District should ensure that legible participants of secondary school education consume the commodity without utilization of school grants at the institution substituting or preventing them (McNutt, 1999). It follows therefore, that the theory of quasi-public goods advocates for jointness in consumption of education. Non-rivalrous implies that the opportunity cost of the marginal user is zero. A radio broadcast is a good alternative example of non-rivalrous property of a public good. One person listening to the radio broadcast does not diminish the ability of another to benefit from the same broadcast and it stands that this research looked at secondary school education in selected secondary schools in line with a radio broadcast. On the other hand, the non-excludability characteristic of a public good ensures that an individual cannot exclude another individual from securing the benefits of the public good. Coase (1974) pointed out that the market is not the only mechanism through which goods and services are provided in a modern economy.

Apart from Education, other practical examples of non-excludable goods are air and water (Samuelson, 1954). McNutt (1999) alluded that a light-house signal was classic example of a pure public good, where the provision is both non-rival and non-excludable. Secondary education in this study is considered a public good as indicated in the Government Policy of 1977 with reassurance in the 1996 National Policy document on education that, it is the responsibility of government to provide education to all citizens at all education levels. Therefore, this study argues that allocation and utilization of school grants should be non-rivalry and non-excludable to the consumers of this education.

2. 2 Conceptual framework of the study

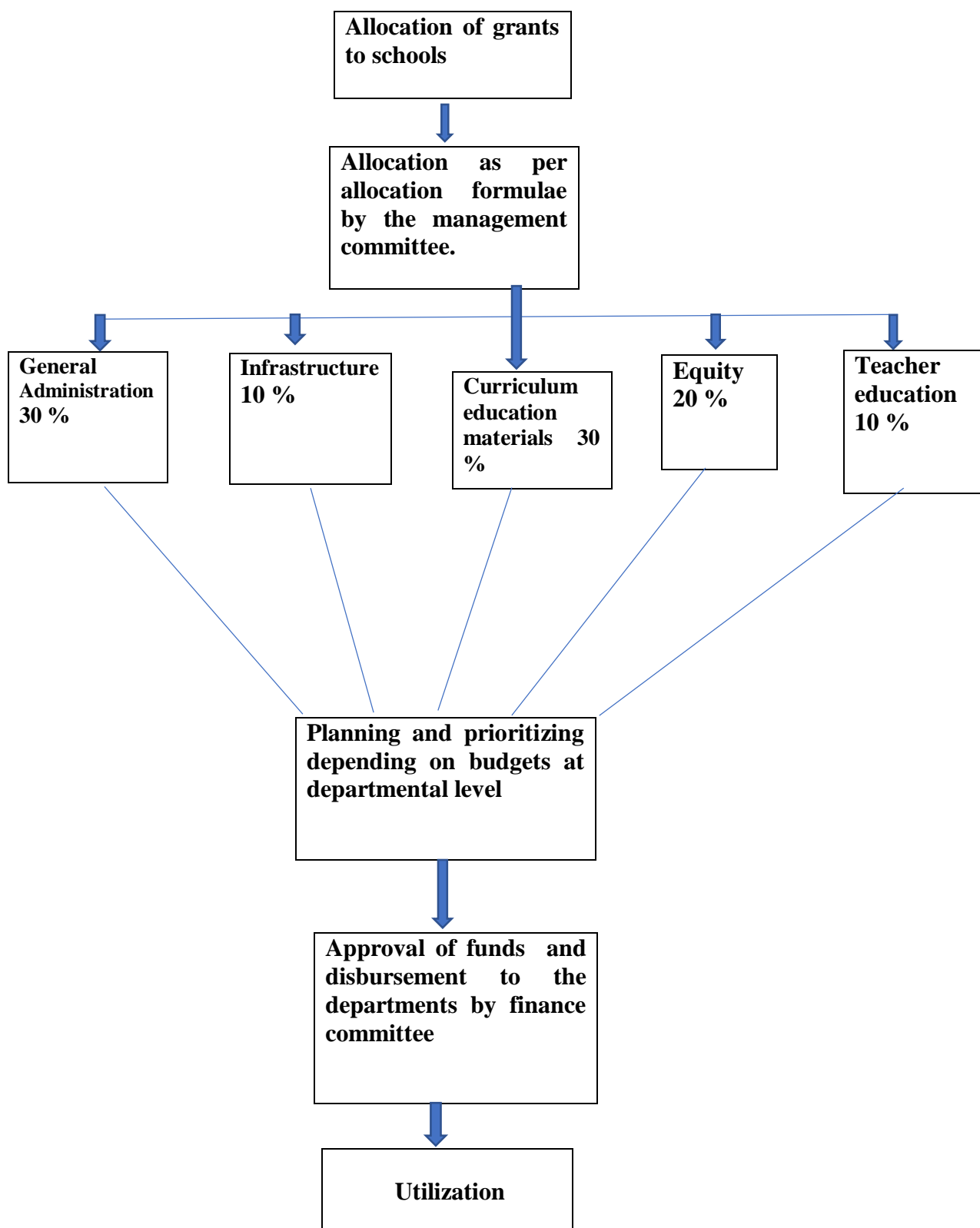
A conceptual framework was used to help focus on the variables in the study. The dependent variable of the study was; school grants in selected secondary schools. The independent variables was; utilization of school grants in selected Secondary schools.

The variables were perceived to be the opportunities and challenges in selected Secondary Schools which was bound to be met in the process of addressing issues to do with utilization of school grants.

Brains et al (2011) stated that a conceptual framework was an abstract representation of a study and attempts to connect and organize the research goals. The education sector for the past decades heavily invested in primary education which it perceived to possess huge potential to eradicate poverty and bring about national development at the expense of secondary education. However, recent efforts had witnessed increased financing to the sector (MoE, 2010). Nevertheless, in regard to spending, the impact of the increased government funding to secondary education in selected Secondary Schools of Mwinilunga District remained a mere pronouncement.

The government of Zambia was the main custodian in the financing of secondary school education in Zambia. The government had continued to fulfill its obligation of funding secondary schools. However, government funding in selected Secondary Schools of Mwinilunga District had not realized into positive learning and improved results. This study considered school grants in secondary schools as the dependent variable while management and utilization of school grants as the independent variables. Adequate government allocation of school grants, and effective utilization in selected Secondary Schools of Mwinilunga District would make available sufficient funds for positive learning and improved results in schools.

FIG 2.2 Conceptual framework:



Summary

This chapter discussed the theory relevant to the study, described the conceptual framework and reviewed local and international literature relevant to the research. To remain focused literature on management and utilization of grants in secondary schools was reviewed. Furthermore, relevant literature on management and utilization of government funding was reviewed. Many studies revealed poor and inadequate funding to education and particular secondary school education. Literature review on management indicated that there was little or no transparency in the management of public funds and that management of public funds was not autonomous and flexible due to government management procedures and policies engaged to manage government funds. Studies on utilization of school funds pointed to the fact that the use of funds lacked stakeholder participation, poor audit, lacked transparency and was secretive. The studies under review provided relevant information on management and utilization of school funds. However, most of the literature reviewed did not look at management and utilization of government funding in secondary schools as a combined entity but studied the two variables in isolation. Also there was no study that provided deeper knowledge of government funding for secondary school education in terms of management and utilization. There is therefore need for this study to be undertaken so that deeper knowledge could be provided on how grants should be managed and utilized in selected secondary schools of Mwinilunga District in North-Western province of Zambia.

CHAPTER THREE

Methodology

3.0 Overview

The previous chapter reviewed local and international literature relevant to the study. The chapter also discussed the theoretical and conceptual underpinnings of the study. However, this chapter presents the methodology implored in the study to generate responses to the research questions of this study. That is, it outlines the research design, study population, study sample, sampling techniques, research instruments, data collection procedure, data analysis, validity and reliability, and ethical issues.

3.1 Research Design

A research design simply is a framework in which a research is executed to generate the desired information. Kombo and Tromp (2006: 70) stated that a research design can be thought of as the “structure of a research that show how all of the major parts of the research work together to try to address the central research questions”. A research design ensures that information collected answers the research questions precisely. Within this view, a research design can be interpreted as a conceptual structure, scheme or plan within which a research would be conducted (Gosh, 2008). Kasonde (2013) further considers a research design as the glue that holds the research project together. There are a variety of research designs, but all the designs are classified as either qualitative, quantitative or mixed, that is a combination of the two.

This study therefore, was guided by a case study research design of qualitative approach to research. Contemporary qualitative research recognizes that knowledge is constituted in large part by the manner in which it is communicated; either through speech, writing, dance, gestures or silence as such this study engaged a case study so as to generate knowledge from participants through speech and knowledge from written documents and many other forms (Taylor and Wallace, 2007). The case study research design is useful if the case is an extreme, unique or typical case (Barkely, 2006). The central feature of a case study research design is the investigation of one or more specific instances of something that comprise the cases in the study. A case study research design can be defined as an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident (Yin, 2003). Kombo and Tromp (2006) on the other hand defined a case study as a

study that seeks to describe a unit in detail, in context and holistically. A case study therefore, engage in in-depth study of a phenomenon. Cases are studied in their real-life context; understanding how the case influences and is influenced by its context is often of central interest to case study researchers. Case studies are naturally occurring in the sense that they are not manipulated (Yin, 2009). This ensures that the issue is not explored through one lens, but rather a variety of lenses which allows for multiple facets of the phenomenon to be revealed and understood (Bexter and Jack, 2008).

Therefore, due to the unique nature of this study, a case study design was more appropriate as it generate in-depth investigation of how school grants were managed and utilized in selected Secondary schools of Mwinilunga District, and Zambia as a whole. Review of relevant literature revealed that qualitative researchers are concerned with understanding the topic from the participant perspective because it is related to the way they view the topic, their reality and ascribe meaning to their life. The qualitative approach of case study was engaged in this study because it allowed the researcher to concentrate on how the participants related the topic by focusing on their written and spoken words, and it enabled the researcher to generate in-depth knowledge about management and utilization of school grants.

3. 2 Target Population

The population for this study involved, head teachers, deputy head teachers, and accountants, who were also signatories of the school accounts and key members of the finance committee (MoGE Financial Guide, 2018). Macnee and McCabe (2008) stated that population of the study are all individuals the researcher is interested in and with specific common characteristics. The categories of this sample were selected because the researcher believed that they were reliable in giving information sought in the study.

3. 3 Study Sample

In order to obtain in-depth information to precisely answer the research questions, the researcher carefully selected a smaller sample (Teddies and Yu, 2007). A study sample therefore, can be understood to be a strategically and systematically identified group of people or events that meet the criterion of representativeness for a particular study. Alternatively, it can mean a subset of the population taken to be a representation of the entire population (Maxwell, 2005).

The study sample of this research constituted twelve (12) respondents. The study sampled four (04) headteachers, four (04) deputy headteachers, and four (04) bursar/accounts assistance, all from selected secondary schools in Mwinilunga District. These constituted the study sample because of their direct involvement in the budget formulation and storage of financial records thereby contributing to rich and in-depth knowledge about the study. The respondents were also key members of the finance committee as per the latest financial management guide for schools (MoGE Financial Management Guide, 2018).

3.4 Sampling Techniques

Sampling is a way of identifying a subject that makes a sample. Therefore, purposively non-probability sampling techniques were applied in the study. Saunders, Lewis and Thornhill (2009) state that purposive sampling tend to focus on unusual or special cases on the basis that the data collected about these unusual outcomes would enable the researcher to learn the most and to answer research questions and to meet objectives most effectively. Alternatively, purposive sampling of non-probability was relevant based on the premise that findings from the study would be important in explaining more typical cases (Kombo and Tromp, 2006). The purposive sampling technique non-probability sampling was engaged rather than the probability sampling technique because the study focused on finding out what was useful and what would provide credibility to the study (Patton, 2002). Given the nature of this study, all the 12 participants were purposively sampled. Non-probability sampling technic of purposive sampling was used to sample the 04 headteachers, 04 deputy headteachers, and 04 assistant accountants, all from the selected secondary schools of Mwinilunga District.

3.5 Research Instruments

Schools enhance data credibility (Yin, 2003). Data sources for a case study included; documentation, archival records, interviews, direct observations, and participant-observation. In a case study, each data source is one piece of the puzzle, with each piece contributing to the researcher's understanding of the whole phenomenon. This convergence adds strength to the findings as the various strands of data are braided together to promote a greater understanding of the case. The study therefore, implored a variety of data collection instruments such as; interview, and documentation for key informants. Relevant documents from selected secondary schools were analyzed and discussions were conducted with the respondents.

3.5.1 Interview

Interview was appropriate in acquiring data from key informants such as headteachers, deputy headteachers, and accountants. The purpose of interview was to collect comprehensive, systematic and in-depth information about management and utilization of grants in secondary schools (Kombo and Tromp, 2006). This study involved interview as an instrument for data collection so as to engage the participants in face to face discussion. Face to face discussion enables the researcher to observe the participants gestures and obtain information that might not have been collected in documents and questionnaires.

3.5.2 Document Analysis

Government and other relevant documents to the study available at DEBs and selected Secondary Schools were analyzed to extract data on management and utilization of grants in selected Secondary Schools. Document analysis provided insight looking at a phenomena that was not directly observed. It had capacity to unearth issues not noted by other means like interviews and questionnaires.

3.5.3 Data collection Procedure

Data for the study was collected through face to face interview, and document analysis from selected Secondary Schools. The researcher took down notes during interviews so as to capture information that could have been missed in the notes considering the researcher did not engage a research assistant. The researcher analyzed a variety of documents relevant to the study from DEBs and selected Secondary Schools.

3.5 Data Analysis

Data analysis is the process of bringing order, structure and meaning to the mass collected data (Kombo and Tromp, 2006). Data from interview, and document analysis were transcribed and analyzed. This was done by categorizing data into themes in order to interpret it. Some responses were identified so as to be used for verbatim to highlight important findings of the study. The triangulation of different methods such as interview, and text analysis were used to correct data in-depth on management and utilization of grants in selected Secondary Schools. Relevant data collected through analyzing documents was interpreted and discussed.

3. 7 Validity and Reliability

The use of the concept of reliability and validity were commonly associated with quantitative research. Nevertheless, literature has shown that researchers have incorporated validity and reliability in qualitative research. Quantitatively, reliability is considered to be the extent to which results are consistent over time and if the results of a study can be reproduced under a similar methodology (Easterby-Smith et al, 2008). On the other hand, validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are (Golafshani, 2003). Validity is concerned with the integrity of the conclusions that are generated from a piece of research (Bryman, 2008). To ensure content validity, interview schedules, document analysis and questionnaires were used for data collection. Although the terms reliability and validity are concepts used for testing or evaluating quantitative research, the concepts can also be used in all kinds of research.

To ensure reliability and validity in this study the examination of trustworthiness which is divided into transferability, dependability, credibility and conformability was crucial. During data collection phase, a database was created to ensure trustworthiness. The database was relevant because from time to time the researcher could refer to it and also transfer data to ensure logic of the research findings. Seale (1999) states that the trustworthiness of a research report lies at the heart of issues conventionally discussed as validity and reliability. The transferability of data from the database allowed the researcher to ensure that data collected was in order and logically organized hence trustworthy of the data collected.

Lincoln and Guba (1985) states that the terms reliability and validity are essential criterion for quality in quantitative paradigms through asserting that results are replicable and whether the means of measurement are accurate and actually measuring what they are intended to measure, in qualitative paradigms reliability and validity are criteria for quality research through credibility, confirmability, dependability and transferability. To ensure trustworthy through dependability in this research, dependability audit during the research design phase was implored in which the examination and documentation of the process of inquiry was conducted. The researcher ensured the processes followed in the inquiry were in order, understandable, well documented, and provided mechanisms against bias. Validity and reliability through dependability was ensured in

the research design phase by safeguarding against researcher's theoretical position and bias. Additionally, validity and reliability was ensured when the steps of the research were verified through examination of such items as raw data and process notes (Campbell, 1996).

Furthermore, this study ensured reliability and validity through the execution of the following in order to ensure that the findings obtained through interview schedules were reliable and valid, the instruments were piloted at a school that never participated in the actual study. The school was piloted because the researcher thought that being a secondary school, the participants at the school piloted were knowledgeable about government funding through grants. However, the information from the piloted school was only to be used to improve the research instruments and was not to be included as part of the research findings. Piloting of the instruments of data collection allowed the researcher to refine and revive the instruments through rephrasing, addition and omission of certain questions.

Cohen, Manion and Morrison (2001) stated that revive and refine of questions improve correctness and consistency of the responses given during the actual data collection. Trustworthiness through credibility in this study was also ensured by member checking during data collection. In particular, the researcher created a database from which there was retention of the raw data such as field notes, documents and audio records during the data collection stage for later inspection by the participants. Researcher self-monitoring was also engaged to foster data credibility. Triangulation of multiple sources of evidence which included data collected from interview with key informants, enhanced confirmability of the data collected. Saunders, Lewis and Thornhill (2009) defines triangulation as the use of two or more independent sources of data or data collection methods to corroborate research findings within a study. Data from the database was triangulated to ensure that it confirmed the objectives of the study.

3. 9 Ethical Considerations

Ethical principles relating to issues of non-deception and confidentiality of participants was observed. Participation in the study was on voluntary basis and participants were informed of their

right at their own wish to withdrawal from the study as it was clearly indicated in the consent form. The reasons behind the research was at all times of the research explained to the participants.

3.10 Summary

The chapter presented the methodology to be used in undertaking the study. It highlighted the research design, study population, study sample, sampling techniques, research instruments, procedure for data collection, analysis of data, validity and reliability, and ethical issues. The next chapter presents the findings of the study. The research findings were presented in themes arising from the participant's responses to the research study questions.

CHAPTER FOUR

PRESENTATION OF FINDINGS

4.0 Overview

The previous chapter provided the methodology engaged in the collection and analysis of data in this study. Chapter four (4) of this study presents the findings on the management and utilization of grants in selected Secondary Schools of Mwinilunga District. The data of the findings presented in chapter four was collected qualitatively. The data was obtained from interview discussions, focus group, and document analysis, and arranged and categorized into themes for presentation. Sources of data included primary data collected through interviews and focus groups, while secondary data was collected through document analysis. Primary and secondary data were collected from headteachers, deputy headteachers, and Account Assistants from selected Secondary Schools. Data for the study was collected and presented in response to the three research questions which were; how were grants managed in secondary schools? How were grants utilized in Secondary Schools? And what were the internal and external controls put in place to guide the usage of grants in schools?

4. 1 Management of grants in selected secondary schools

In order to sufficiently respond to the research question; how were grants managed in selected secondary schools, the researcher generated the themes of management policies and procedures, effectiveness, transparency and accountability, autonomy and flexibility and financial management skills of stakeholders so as to thoroughly provide responses to the research question. Management of grants in schools was one of the variables investigated. In this study, management was defined as the act or skill of controlling and making decisions on government financial resources in selected Secondary Schools of Mwinilunga District. In order to generate relevant knowledge on policies and procedures involved in the management of grants, the participants were asked questions like, how were grants at school level managed, and what procedures were involved in managing grants? Document analysis of the National Decentralization Policy of 2013 advocates for a decentralized approach to management of grants in which appropriate financial management systems can be devised to strengthen financial management, transparency and accountability. Withholding this policy, the MoGE upon funding Secondary Schools, consequently transfer

management powers of grants to secondary schools. Once grants were under the custodian of Secondary Schools, the management powers were bestowed upon School administrations and management. Document analysis revealed that the management of grants is conducted through the School Management Committee which seats to make school budgets basing on the school's annual work plan. Later the budget is presented to the school Finance Management Committee. The research found out that Secondary Schools only managed grants after some systematic government distribution processes. Headteachers said they followed government policies on management of grants which included breaking the amount received into five sub – areas. Some deputy headteachers spoken to, confirmed that government provided policy guidelines on the management of grants which school management followed strictly. One such policy was the apportioning of grants to different departments following the current secondary school resource allocation formula of 2014.

Below was an example of the 2014 resource allocation formulae cited by some participants:

- General Administration30 %.
- Infrastructure10 %.
- Curriculum and education materials30 %.
- Equity20%
- Teacher education10%

The break downs according to stipulated programs mentioned above were done by the school management committee soon after the ceiling was received from PEO's office. The management team included the administration responsible for the day-to-day running and operation of the institution (MoE, 2013). Findings of the research revealed that management of grants was not efficient and prudent because they were not usually received on time. Analysis of documents revealed that management of grants was conducted through an established School Finance Management Committee at school level (Financial Management Guide, 2018). These committees at different stages performed different functions at different stages of finance resource management. Some accounts assistance disclosed that they were informed by the regional accountant once grants were ready and they then informed the headteachers. It was revealed that grants were disbursed with already identified management procedures and principles, hence the committee convened to ensure funds were distributed in line with government guidelines.

Some participants talked to revealed that in the management of grants, the school head-teacher and other members of the management team managed grants in line with the provisions of the Standard and Evaluation Guidelines of 2015 and the Principles of Education governance and Management Manual of 2005. It was revealed that the Standard and Evaluation guidelines provided policy direction such as;

- Budget - The School was required to have a budget which contained figures for anticipated income and expenditure over a period of the financial year.
- School bank account - Secondary Schools should open and maintain at least two separate accounts in which moneys received shall be deposited before use and that under no circumstance should School funds be deposited into any other bank account than the School bank account.
- Bank Signatories -Authorized bank signatories for the School bank should comprise four approved names as determined by the School Board. The approved names should include the Accounting Officers.

Furthermore, the policy guidelines on the management of government funds as indicated in the Principles of Educational Boards Governance and Management Manual outlined the composition of the School management Committee (MoGE, 2005). It was found that the administration and management team in schools had a significant role in the management of grants. Through document analysis, it was revealed that some of the financial responsibilities and functions were;

- Managing finances and initiating the development of fundraising activities.
- Maintaining books of accounts including statements of receipts and expenditure for the years under headings in the form prescribed by the MoGE and the Board.
- Prepare the annual work plans of the school and submit to the finance sub-committee under the finance management committee.
- Prepare and submit to the finance sub-committee annual financial reports for the attention of the Board.

- The governance body was mandated to reviewing and adopt of annual budgets. The governance body ensured the preparation of annual and half-year financial statement, communicating and disclosing of information to stakeholders whenever necessary.

The school management committee was responsible for coordinating budget preparation by following guidelines provided by MoGE, priorities set out by the board and time frame. The School Finance committee was responsible for the approval of all expenditure according to an approved budget and set procedures. It also ensured that end of year financial statements were prepared and presented to the Board and copied to PEO and Permanent Secretary and scrutinized expenditure on regular basis. The accounts section ensured that monthly Bank Reconciliation statement and income and Expenditure accounts were prepared and variances in income/expenditure were investigated and correct steps taken, if necessary for presentation to the full Board.

The school management committee was mandated to prepare annual work plans and submit to the finance committee for board approval. It prepared and submitted annual finance reports to finance committee for attention of the board. The duties of Secondary School management team was to manage finances and initiating developmental activities. The school management team maintained books of accounts including statements of receipts and expenditure for the years under headings in the form prescribed by the MoGE and the board. Secondary School management team prepared and submitted to the school finance committee annual financial reports for the attention of the board.

Effectiveness, transparency and accountability were relevant in generating sufficient knowledge about the management of grants in selected Secondary Schools. The question, how effective, transparent and accountable was the management of grants in Schools was asked to assess the management of grants. The responses from the participants made the researcher conclude that School administration and management teams did not manage grants effectively, and in a transparent and accountable manner. Through interview and questionnaires given to participants, it was revealed that there wasn't much transparency and accountability in the manner in which grants were managed. The Finance Management Committee convened to make decisions on the available funds guided by the guidelines that bound the management of grants. Some responses from various stake holders revealed that end user's retired receipts and finance officers submitted

financial records to the top management (Head-teacher) for supervision and checking. It was also found that the Annual Financial Reports prepared by the Finance Management Committee during Annual General Meetings (AGM) was some form of transparency. Also administrators revealed that accountability was through retiring of receipts by end users although it was indicated that some members of staff delayed in retiring receipts. One accountant stated that the headteacher checked accounting documents but not everyone in school was availed with financial documents.

The study investigated the flexibility and autonomy of School administration in the management of grants so as to provide in-depth knowledge of how grants were managed. It was found that Secondary School administration and management did not have the freedom to decide on the management approach of grants besides those outlined by the government in policy documents. One deputy headteacher revealed that the school followed laid down rules to manage grants. As a school they did not have freedom in the management of grants and had no authority to divert grants to other school priorities regardless of the urgency. Another deputy headteacher went further to state that school management was not authorized to freely decide on the management of grants. Grants had a lot of rigidities and many strings attached.

The researcher considered to study management of grants and School budget which was relevant to the study because it determined how the two components were vital to the institutions. The headteacher was expected to show the appropriate management in the use of finances and to demonstrate how their use relates to expenses set out in the work plan and the budget. One's ability to do so depended on the availability of a well-developed budget and well kept up to date records. The researcher interacted with some participants and asked questions such as; did the school operate on a budget and did grants received correspond to school budget requirements? How was the budgeting process conducted were asked in order to enhance the knowledge on management of grants in Schools. Interaction with stakeholders revealed that the School operated on a Budget which was referred to as Annual Work Plan whose formulation followed a particular process. It was revealed that the budget was formulated through the bottom-up approach in which teachers at department levels with their various HoDs submitted inputs. HoDs submitted subject teacher's inputs during Financial Management Committee meeting. Departmental inputs were evaluated and examined to constitute the School Annual Work Plan (Budget). It was also the mandate of the Finance Management Committee to prepare Annual Financial Reports. The Finance Management

Committee submitted financial documents to Secondary School Board which verified and approved the Annual Work Plan (Budget). The school budget and the budgeting process was relevant to this study because it allowed the researcher to know the role stakeholders played. It also enabled the researcher to have in-depth knowledge of the financial competency of the stakeholders involved in planning the budget and the level of stakeholder engagement.

The research found that grants to Secondary Schools were inadequate and could not meet the School requirements. One school administrator indicated that schools had great needs, budgets were huge but the grants available did not meet school needs. The little grants available were a drop in an ocean and only acted as supplement to PTA funds. The research found out that grants given to Secondary Schools were less and could not meet budget needs, a trend that forced School administrations to reduce school budget despite the urgency of the items omitted from the budget. Furthermore, it was found that grants available were not in tangent with the school budget hence, it was difficult for school administrations to meet their obligations and set goals.

Interaction with participants during interview discussion schedules brought out interesting contributions that vividly agreed with most interviewees. One accountant stated that available grants were not enough to meet the over enrolment of most schools in rural urban areas, and this caused school management to fail to carry out necessary renovation projects in schools. The results were that there were worn out floors in the classrooms, few desks, no laboratories for sciences, computers, and home economics practicals just to mention a few.

The quality of the human resource employed to manage finances in Secondary School was of great significance to be investigated. The question, how qualified were school financial officers was asked. The researcher found out that the accountant was the only person who had financial management competence in some schools. This was testified by one head-teacher who stated that he did not have any financial management training but relied on technocrats like the school accountant. Another accountant at one of the selected Secondary Schools stated that he held a Zambia Institute of Chartered Accountant (ZICA) technical qualification and was a full time government employee. Nevertheless, the accounts department was understaffed and that caused irregularities and posed a challenge on efficiency and effectiveness in the management of grants in schools.

It was revealed that the accountants in some Secondary Schools were qualified to hold the position of School accountants as they possessed the rightful minimum qualifications for the job. However, responses from other participants stressed that in some schools teachers acted as accountants. These teachers did not possess any financial management skills and did not see the need for such skills as their duty was to teach, and were not exposed to school financial activities. It was further found that despite being influential in financial decision making, apart from the school accountants other school administrators were not qualified financial managers. Furthermore, it was found that there were only two staffs managing the accounts department in selected secondary schools. At the time of the research, among the staff members entrusted with finances, only one was a ZICA qualified accountant and deployed by the government to oversee the department while the others were teachers requested by school administration to assist the qualified accountants. In some schools only teachers held the offices in the accounts departments. The respondents lamented that the accounts department was understaffed considering the capacity of the Schools.

The study also investigated the aspects of efficiency, transparency and accountability in the management of grants in schools. Questions such as how efficient, transparent and accountable were individuals entrusted with grants were used to find responses from participants. Some participants considered school administration not to be efficient in the use of grants because the scarce available funds were not spent on priority needs such as educational materials and infrastructure development. Discussion with relevant participants revealed that the inability of the school administration to be accountable through provision of accounting documents was evidence of inefficiency as they did not know how grants were managed. It was revealed that the financial report provided during Annual General Meetings (AGM) only provided the general expenditure hence not clear on the efficiency in the management of funds because there was no itemization along with expenditure.

Transparency in the management of grants was another component that was of great interest to the research in this study. Through interactions with various stakeholders it was found that there was poor transparency in the management of grants as it was observed that the expenditure of grants were proceeded with administration meetings whose outcome was not shared with other relevant school stakeholders. Despite end users retiring receipts and handing over of purchased items at the

storage unit, there were no reports availed to other school stakeholders on how the grants were managed and how much were the balances.

One deputy headteacher engaged in the study narrated that the headteacher was not transparent enough because he did not inform other members of the management committee how grants were used. In addition, other management members were not allowed to access financial documents from the accounts department hence there was no transparency.

However, analysis of some documents stated that transparency in the management of grants was ensured as departments were required to prepare Local Purchase Order (LPO) and Requisitions Books which were documented and stored at the stores unit. Also suppliers were required to submit quotations before any transaction could be carried out.

4.2 Utilization of grants in selected secondary schools:

The other research question appealing to this study was, how were grants utilized in schools? The themes of utilization policies and procedures, efficiency, transparency and accountability, monitoring and supervision and participation of stakeholders in the use of grants in Schools were developed to provide relevant responses.

In order to thoroughly assess the utilization of grants in schools, the researcher investigated policies and procedures involved in the utilization of grants. The research participants were asked questions like; were there any policies and procedures involved in the utilization of grants? What procedures were followed in the use of grants? Findings revealed that utilization of grants was tied to regulations and procedures which were provided under various education guidelines. Financial Management Act no. 42 of 2018 is one of the latest document put in place to guide public officers on the utilization of public funds. The Public Finance Act No. 15 of 2004 was another policy document effected to guide on the usage of government funds and primarily existed to provide an independent objective and consultative service aimed at fostering attainment of the Ministry's primary goals and objectives. Other policy documents included; Secondary School Resource Allocation of 2014; the Public Finance Audit Act of 1980, Standards and Evaluation guidelines of 2015 and the Principles of Education Boards Governance and Management Manual of 2005. In affirmation to the policy documents, some headteachers talked to during interviews disclosed that grants were not used as per wish but tied to government policies to which a lot of procedures were

engaged, paper work done and once completed two signatories from different panels signed on the cheques to be issued. All payments were to be made through cheques. This was achieved through rigorous appraisal of internal and external controls put in place as monitoring mechanisms. Most of the internal monitoring and supervision were conducted by school head teachers who were not qualified financial managers or auditors. Also the provincial headquarter (PEO) did not have a qualified auditor. Qualified auditors were auditors who were provided by MoGE from Lusaka. External auditing was rare in these Secondary Schools and a year would pass without the school being audited. With such accounting practices, bad accounting practices were encouraged and it also gave enough room for abuse and misuse of grants. The control procedures put in place were not consistent or adhered to. This led to errors in the accounting systems, particularly in terms of financial reporting. The regulatory frameworks were not well enforced, to ensure transparency and accountability in public finance management, thereby leading to ineffective and inefficiency service delivery. Financial controls procedures were essential for effective finance management. Even for the schools which had qualified accountants, the headteacher had the ultimate responsibility for ensuring all finances entrusted to him/her were fully accounted for. It was therefore important that schools put in place guidelines, policies, rules and effective financial control systems that ensured financial accountability.

The research found out that monitoring and supervision mechanisms were in place but not adhered to. The internal and external monitoring and supervision were conducted once in a while by School head-teachers who were also not qualified auditors. DEBs, PEOs, and other external auditors from the MoGE headquarters were rarely seen to conduct audits. One accountant revealed that the school headteacher checked accounts books and transactions once in a long period of time. Interactions with other accountants revealed that there was no one at provincial headquarters employed as an auditor but when need arose, an auditor from any department was engaged to carry out internal audit in preparation for the visiting external auditors. Despite not having sufficient accounting and financial skills, the School Management Committee at times held evaluation meetings in which books of accounts were reviewed and this acted as a pre- audit exercise. The accountants indicated that auditors from Auditor General's (AG) office assigned by the MoGE headquarters visited Secondary Schools depending on their schedule once in some years.

Document analysis of the Principles of Education Boards Governance and Management Manual revealed that all books of accounts in the MoGE were subjected to Internal and External Audits.

Table: 4. 1: Procedure in utilization of government funds in Secondary Schools.

Item	Stages Required
Procurement of School goods and Services	<p>Before the School utilized government funds on any goods or service purchase, the following stages should be taken into account:</p> <ol style="list-style-type: none"> 1. The user department should request such goods or services on an internal requisition form to the procurement unit. 2. The procurement unit in turn will source the supply from the cheapest would be supplier through a letter of inquiry. 3. The would be supplier issues a pro-forma invoice or a quotation to the School quoting the: <ol style="list-style-type: none"> a). Price b). Quantity c). Quality of goods or services d). Other terms, such as delivery period or guarantee of the goods. 4. The School may choose the cheapest quoted supplier and arrange for delivery of the goods or services. 5. The supplier may deliver goods or services before payment or afterwards depending on the terms agreed upon. 6. If goods are delivered before payment, the supplier should issue an invoice to the School demanding payment for the goods delivered. 7. The supplier should also issue a delivery note indicating the quality, quantity and condition of the goods delivered to the School.

Source: MESVTEE (2015). Standards and Evaluation Guidelines.

Other policy and procedural documents that guided school administration and management on the usage of grants were the Public Procurement Act No. 12 of 2008. Following the enactment of the Public Procurement Act, the Zambia Public Procurement Authority (ZPPA) revised procurement threshold and outlined that all procurement with an estimated value up to K50,000 should be undertaken using simplified bidding.

The study investigated the aspects of efficiency, transparency and accountability to provide answers to questions such as; how efficient were administrations in the use of available grants? How accountable were individuals entrusted with grants? Some participants considered school administration not to be efficient in the use of grants because the scarce available funds were not spent on priority needs such as educational materials and infrastructure development. Discussion with relevant participants revealed that the inability of the school administration to be accountable through provision of accounting documents was evidence of inefficiency as they did not know how grants were used and on what. It was revealed that the financial report provided during Annual General Meetings (AGM) only provided the general expenditure hence not clear on the efficiency in the use of funds because there was no itemization along with expenditure.

Transparency in the utilization of grants was another component that was of great interest to the research in this study. Through interactions with various stakeholders it was found that there was poor transparency in the use of grants as it was observed that the expenditure of grants were proceeded with administration meetings whose outcome was not shared with other relevant school stakeholders. Despite end users retiring receipts and handing over of purchased items at the storage unit, there were no reports availed to other school stakeholders on how the grants were used and how much were the balances.

One deputy headteacher engaged in the study narrated that the headteacher was not transparent enough because he did not inform other members of the management committee how grants were used. In addition, other management members were not allowed to access financial documents from the accounts department hence there was no transparency.

However, analysis of some documents stated that transparency in the use of grants was ensured as departments were required to prepare Local Purchase Order (LPO) and Requisitions Books which were documented and stored at the stores unit. Also suppliers were required to submit quotations offering the following documents;

- a). Certificate of Incorporation or Registration
- b). Zambia Revenue Authority Valid Taxi Certificate
- c). Relevant Certificate, e.g. National Council for Construction or Zambia Public Procurement Authority.

Any supplier who failed to provide the above documents was deemed nonresponsive. It was also revealed that due to urban-rural location of the school, supplier certificate requirements were not provided and availed to stakeholders. It was also discovered that there was inadequate accountability in the use of grants. One deputy headteacher interviewed revealed that some of the items purchased by the school were not documented and internal audits were carried out mainly by the headteacher who was not a qualified auditor.

It was further revealed that there was inability in providing information on financial activities to all stakeholders and this meant that accountability was only among school administrators and not other important stakeholders. The researcher found out that stakeholders were left in the dark in as far as information on the utilization of grants were concerned. It was further revealed that top management were not accountable to the subordinate stakeholders because they were not deemed important in the utilization of government funds.

4.3 Internal and external controls put in place to guide the usage of grants:

There was also a research question appealing to this study which was: what were internal and external financial controls put in place to guide the usage of grants in secondary schools? It was the function of the management committee to oversee the implementation of adequate control systems and relevant compliances with the law, and auditing standards. The Public Finance Act No. 15 of 2004 is one of the policy document that was effected to guide the implantation of control procedures in the usage of government funds. This was achieved through among others, rigorous appraisal of internal and external controls put in place as monitoring mechanisms. The other policy

guidelines and procedure documents included the Public Finance Audit Act of 1980, Standards and Evaluation guidelines of 2015, the Principles of Education Boards Governance and Management Manual of 2005 and the financial management guide of 2018.

Financial controls procedures were essential for effective finance management. Even for the schools which had qualified accountants, the headteacher had the ultimate responsibility for ensuring all finances entrusted to him/her were fully accounted for. It was therefore important that schools put in place guidelines, policies, rules and effective financial control system that ensured financial accountability.

The research found out that monitoring and supervision mechanisms in the usage of grants were in place but not adhered to. The internal and external monitoring and supervision was conducted once in a while by School head-teacher. DEBs, PEOs, and other external auditors from the MoGE headquarters were rarely seen to conduct audits. One accountant revealed that the school headteacher checked accounts books and transactions once in a long period of time. Interactions with other accountants revealed that there was no one at provincial headquarters employed as an auditor but when need arose, an auditor from any department was engaged to carry out internal audit in preparation for the visiting external auditors. Despite not having sufficient accounting and financial skills, the School Management Committee at times held evaluation meetings in which books of accounts were reviewed and this acted as a pre-audit exercise. The accountants indicated that auditors from Auditor General's (AG) office assigned by the MoGE headquarters visited Secondary Schools depending on their schedule once in some years. Document analysis of the Principles of Education Boards Governance and Management Manual revealed that all books of accounts in the MoGE were subjected to Internal and External Audits. It further highlighted that auditors accessed all relevant records and books of accounts to obtain information as they considered necessary.

4.4 Summary

The chapter presented the findings on management of grants; utilization of grants; and internal and external controls put in place to guide the usage of grants in schools. The findings of the study were presented qualitatively from which data was categorized in themes emerging from respondent's opinions and documents analyzed. The themes management and utilization of grants; and school budget were presented in responding to the research questions; how were grants

managed and utilized in Schools? Management policies, procedures, transparency, effectiveness, accountability, autonomy, flexibility and stakeholder financial management skills were generated and presented to provide sufficient knowledge on the research question; how are school grants managed and utilized in schools. What are the internal and external controls put in place to guide the usage of school Grants. The next Chapter presents the discussion of the findings of the study. The discussion of the research findings were presented in themes in line with this study research objectives.

CHAPTER FIVE

Discussion of Findings

5.0 Overview

The previous chapter presented the study findings on management of grants; utilization of grants; and internal and external financial controls put in place to guide the usage of grants in schools. The chapter presented the research findings in themes generated from the three research questions of the study. Chapter five (5) of the study presents the discussion of the findings of the study. Discussion of study findings were categorized in themes arising from data collected through document analysis, questionnaires and interview discussions and presented in tangent with the research objectives. This study research objectives were; to establish how grants were managed; and utilized in selected Secondary Schools of Mwinilunga District in North-Western province of Zambia.

5. 1 Management of grants in secondary schools:

The themes; management policies and procedures, transparency, effective and accountability, autonomy and flexibility, and stakeholder financial management qualification were discussed to appeal to the research objectives: to assess the management of grants in schools. The objective of the revised National Decentralization Policy in Zambia stated that decentralization stems from the need for citizens to exercise control over local affairs and foster meaningful development, coordinated and implementation mechanisms to ensure a bottom up flow of integrated development planning and removal of absolute control by the center and transfer of authority, functions and responsibilities to lower local levels to enhance sustainable development (Government of the Republic of Zambia-GRZ, 2013).

The findings of the study revealed that management of grants in Secondary Schools followed a systematic process in line with the enshrined government policies and procedures. Management was through an established School Management Committee which made the school budget in line with the school work plan and later presented the budget to the finance committee for approval. Despite government funding being managed by the management committee and the finance committee, the study found out that school administration only consulted from accountants. The systematic flow in the management of grants in Schools engaged policies and procedures that made

certain important stakeholder's decision not to be considered. Management policies and procedures were secretive such that at a certain management level, the subordinate stakeholders were not engaged and this denied them opportunity to have a say in the management of grants. The procedure involved in the management of grants was regarded as a routine practice because without knowing how much funding the school received different committees' prepared different documents like the annual reports and annual work plans. Grant management policies and procedure caused abstract budgeting in Secondary Schools because before the school could receive the funding, the policy demanded that a budget was structured. The approach engaged by school administration in managing grants did not inclusive.

In the same vain, Sibeso (2009) argued that school head teachers did not incorporate teachers, pupils and parents in the financial management of government funding. Hence, they were denied of the powers to manage government funds. The study went further to argue that head teachers were not providing favorable environment to encourage stakeholder participation in financial management of government funding. Therefore, the non-devolution approach in the management of grants in Secondary Schools was contrary with the National Decentralization Policy of 2013. The policy advocated for improved governance responsiveness through engagement of all local stakeholders. The National Decentralized Policy stated that local representatives at the lower level are best placed to know exact nature of local needs and how they can be met in a cost-effective way (MoGE, 2013). Failure to engage all stakeholders in the management of grants in Secondary Schools was also contrary to the purpose for the establishment of education boards. According to the MoGE (2008) Education Boards were formed to enable communities participate in matters relating to the education of their children.

Furthermore, Atuahene (2009) indicated that in Cameroon, Tanzania and Madagascar, management of educational institution funds was highly centralized. The management of funds was under the strict control of Ministry of Education which selected and appointed financial resource administrators and managers at the Ministry headquarters, provincial, and District offices often using corrupt and political bias criteria. Such characteristics were similar to the environment in Secondary Schools in which only the school administration was responsible to manage grants. This led to an exclusion of certain stakeholders like pupils and parents from managing grants.

The management of grants in Secondary Schools was tied to government policies and procedures that were diligently followed by school administration. Government equipped the school administration with the following documents which tied them to policies and procedures; the Standard and Evaluation Guidelines of 2015, a Handbook for Planning and Decision Making of 2008 and the Principles of Education governance and Management Manual of 2005. Grants in Secondary Schools were managed through a series of procedures and stages. Management was within Secondary School Management Teams to Finance Management Committee. Administrators performed different functions. Authorized bank signatories for the School bank account comprised four approved names that included the Headteacher, the Deputy Headteacher and two members from accounts. (MESVTEE, 2015). Despite the procedures and stages being relevant to maintaining checks and balances, they enhanced ineffective management of grants as they delayed certain urgent transactions. Therefore, it was imperative that certain procedures and policies were revised to accommodate certain conditions in which the school operated from.

World Bank (2010) advocated for government adoption of more innovative management practices and procedures to enhance educational service delivery. The World Bank also found that education in Zambia like many other African countries suffered from institutional rigidities that made it difficult for lower administration to manage government funds adjusting to local needs. Policies and procedure engaged in the management of government funding in selected Secondary Schools were rigid to include other stakeholders in the managing of grants and did not give freedom for administration reallocation regardless of the urgency and enhanced mismatch between School local needs and those dictated by government.

Grants to selected secondary schools of Mwinilunga District were inadequate to meet the Schools budgetary requirements hence mismatch between government allocation and School budget. This study found out that the schools had great needs with huge budgets, and grants did not meet school budget needs. Government funding did not adhere to the school budget requirements hence failed to trigger development to mitigate major school and pupil needs such as; teacher-pupil ratio and pupil-book ratio among others that compromised access and education quality in the institutions. Most classes in selected secondary schools had pot holes on the floor, broken windows, leaking roofs and walls which were last painted during the Kaunda era. Government funding failure to meet school budget needs made schools not to afford rehabilitating infrastructures.

However, analysis of documents revealed that despite government funding failing to mitigate school budgetary requirements, certain budgets for some education institutions were too exaggerated. Nevertheless, government failure to meet the School budget requirements had an adverse effect on the consumers of secondary education. As a result of insufficient class spaces due to government funding failure to meet school budget needs, potential beneficiaries of secondary education were excluded or completely eliminated from the secondary school education system all together. Therefore, government ought to allocate enough funds so as to allow all consumers of secondary school education to enjoy the commodity given that education was regarded a public good in this study.

Transparency, accountability and effective management of grants in selected Secondary Schools was considered relevant in this study. Management of grants in Secondary Schools was not effective, transparent and accountable enough to bring about the desired development. The administration in Secondary Schools did not operate on an open door policy in as far as financial information was concerned. Financial reports and documents were not made available to all the relevant stakeholders and even among school administrators only the head teacher, deputy head and accounting officers were authorized to access the documents. Teachers, parents, pupils and to some extent HoDs were not authorized to access financial documents. Also some decisions made on the management of grants were not effective and resulted in wasteful use of grants, insufficient transparency and accountability was witnessed as some participants did not possess detailed knowledge on grants and referred the researcher to the head teacher, deputy head and accountant in some cases during data collection. Lack of enough transparency and accountability was evident in that despite the researcher being cleared by the permanent secretary from MoGE, PEO, DEBs and school head teacher to collect data from school financial records, the school accountants were still not willing to avail certain accounting documents. The accountant assistants failed to provide budget details for the period the researcher requested and only availed annual work plans that did not include the most recent times and always gave the excuse of 'our computers were recently formatted and the old information was lost'. The access to financial information was regarded to involve a lot of red tape and bureaucracy, coded in user unfriendly programs that usually required training and practice and there was lack of a legal framework to access information.

In the same vein, Tembo (2014) revealed that education financial controllers lacked transparency and accountability, and that there was a deliberate attitude to concealing information that might implicate administration. To the contrary of the findings of this study and those of Tembo (2014), Hansraj (2007) stated that in South Durban in South Africa, school principals were transparent and accountable through strict documentation and record keeping, also there was constant reporting of school financial status to the various stakeholders. Lack of enough transparency, accountability and effective management of grant funding by selected Secondary Schools were a recipe to fragmented implementation of School developmental projects and all altogether resulted in under development. Such scenario diminished the chances of some consumers of the secondary education from enjoying the commodity or completely excluding them from any hope of seeing the inside of Secondary School classroom.

Management of grants schools was tied to regulations. Some of the management regulations denied school administrations the autonomy and flexibility to manage grants in Secondary Schools. This made it difficult for administration to manage grants and be responsive to the school and pupil requirements. For grants to be used the management procedure was such that two individual signatories from different panels for the school bank account were supposed to approve and sign on any cheque making a payment. Failure for one school bank account signatory to sign, funds would not be released regardless of the need of the item to be purchased. Such regulations and procedures involved in the management of grants was a government policy directive of which Secondary School administrators had no control over but to adhere despite limiting their management authorities.

The non-autonomous and non-flexibility attached to the management of grants frustrated the smooth implementation and completion of activities in the school. As a result of lack of management autonomy and flexibility on the part of school administration, certain activities were only completed the following term or year despite being initiated in the previous term or year. The government policies and procedures implored in the management of grants lacked flexibility and autonomy. This in turn reduced the freedom of School administration to decide on the management approach of government funds besides those outlined by the government. Furthermore, lack of policy flexibility and autonomy reduced administration authority to divert government funds to other school priorities regardless of the urgency and enhanced mismatch between school local

needs and those dictated by government. The approach engaged by school administration in managing government funding did not include stakeholders like parents, teachers and pupils despite being important stakeholders at the institution.

In the same vain, Sibeso (2009) argued that school head teacher did not incorporate teachers, pupils and parents in the financial management of government funding. Hence, they were denied of the powers to manage government funding. The study went further to argue that head teachers were not providing favorable environment to encourage stakeholder participation in financial management of government funding. However, the non-devolution approach in the management of government funding in Secondary Schools were in contrary with the National Decentralization Policy. The policy advocated for improved governance responsiveness through engagement of all local stakeholders. The National Decentralized Policy stated that local representatives at the lower level are best placed to know exact nature of local needs and how they can be met in a cost-effective way. Failure to engage all stakeholders in the management of government funds was also contrary to the purpose for the establishment of education boards.

According to the MoE (2008) Education Boards were formed to enable communities participate in matters relating to the education of their children. Furthermore, Atuahene (2009) indicated that in Cameroon, Tanzania and Madagascar, management of educational institution funds was highly centralized. The management of funds was under the strict control of Ministries of Education which selected and appointed financial resource administrators and managers at the Ministry headquarters, provincial, District offices often using corrupt and political bias criteria. Such characteristics were similar to the environment in Secondary Schools in which only the school administration was responsible to manage government funding. This led to an exclusion of certain stakeholders like pupils and parents from managing government funding.

The management of government funds was tied to government policies and procedures that were diligently followed by administration. Government equipped the school administration with the Standard and Evaluation Guidelines of 2015, a Handbook for Planning and Decision Making of 2008 and the Principles of Education governance and Management Manual of 2005. Government funds were managed through a series of procedures and stages. Management was from Secondary School Management Team to Board Finance Management Committee, Finance Sub Committee and finally the Government Body which performed different functions. “Authorized bank

signatories for the School bank account comprised of four approved names that included the accounting officers determined by the Board” (MESVTEE, 2015: 117). Despite the procedures and stages being relevant to maintaining checks and balances, they enhanced ineffective management of government funds as they delayed certain urgent transactions. Therefore, it was imperative that certain procedures and policies were revised to accommodate certain conditions in which the school operated from. World Bank (2010) advocated for government adoption of more innovative management practices and procedures to enhance educational service delivery. The World Bank also found that education in Zambia like many other African countries suffered from institutional rigidities that made it difficult for lower administration to manage government funds adjusting to local needs. Policies and procedure engaged in the management of government funds were rigid to include other stakeholders and did not give freedom for administration reallocation regardless of the urgency and enhanced mismatch between School local needs and those dictated by government.

Effective management of resources demand highly skilled human resource to make decision on how to prudently use the resources to achieve institutional objectives. However, the findings of this study on the management of grants in Secondary Schools revealed that among all the individuals managing government funding, the school accountant was the only one with some level of financial management qualification. Such a scenario was sufficient to provide a bleeding ground for mistrust, misuse and abuse of financial resources due to inability to understand certain financial transactions. Unprofessional conduct was evident with the headteachers who could not provide the researcher with school budgets due to poor management skills in the storage of financial documents.

Kaguri, Njati and Thiaine (2014) stated that frequently school principals or head teachers were appointed on the basis of their teaching experience, as well as their academic and professional qualifications. However, training in or even having a working knowledge of financial management was not considered a prerequisite for appointment to the position of principal which affected their performance in financial management duties. Consequently, head teachers or principals lacked the necessary financial management skills to effectively manage School financial resources despite being financial controllers and accountants in their respective Schools.

Furthermore, Nyanyuki et al (2012) outlined that individuals entrusted with preparation of financial statements and books of accounts did not show professionalism in the manner they prepared the books. The financial statements did not agree with the underlying books of accounts and that there was no improvement in the preparation and presentation of financial statements. The lack of enough financial management qualified administrator implied that the School accountant had too much work. Such tendency was risk in the management of government funding as it would result into compromised and ineffective work. Lack of competency among top administration was a bleeding ground for misuse of government funds hence rendering Schools to fail to meet set goals and targets thereby facilitating under development and poor delivery of education services.

Despite most of the stakeholders not being qualified, the school accounts officer was understaffed. Understaffed accounting human resource was considered as the cause for irregularities and ineffective management of grants. Inadequate financial officers in Secondary Schools meant that the school accountant was overwhelmed with work. This was a recipe for accounting mistakes and errors and also monopoly of the accounts department. Insufficient qualified human resource in the accounts department implied that in case of natural calamities like illness, school activities that required funding almost came to a stand-still as the accountant was a signatory to the school bank account and was responsive to prepare most financial documents. Also administration initiative to appoint a teacher of business studies to assist the accountant meant that other teachers of business studies were stressed with work in trying to give free time to the teacher helping the accountant especially given the scarcity of teachers in the business studies department.

5.2 Utilization of grants in schools

In tangent with the research objective; to determine how Secondary Schools utilized grants, the researcher discussed the themes: policies and procedures for government funds utilization, transparency, efficiency and accountability, monitoring and supervision, and stakeholder participation in the utilization of government funding. Education like many other competing sectors in Zambia had for a long time attracted a proportion of the total government budgetary allocation. Secondary Education had been consuming an average proportion of the total money earmarked for education. However, to allocate money to the Secondary Education sub-sector and to utilize the allocated funds are two separate practices in education development.

After data collection on utilization of grants in selected Secondary Schools, the researcher found that policies and procedure were an important aspect in the utilization of government funds. Grants in Secondary Schools were not used as per school wished but guided by the laid down government policies. Some of the policy documents that provided guidelines in the utilization of government funding were; the Public Finance Act No. 15 of 2004, Public Finance Audit Act of 1980, Standards and Evaluation guidelines of 2015 and the Principles of Education Boards Governance and Management Manual of 2005. MESVTEE (2015) underscores that in order to utilize government funding a lot of regulations and stages were involved. Regulation and procedures were an important element in the usage of financial resources because without them it would be difficult to identify usage limits and individuals response to use the funds. However, the policy and procedural requirements of preparing the internal requisition form and securing pro-forma invoice or quotation before purchase of goods and services was too long and cumbersome. The need to secure and scrutinize at least three pro-forma or quotations reduced efficiency as it consumed a lot of time and damaged relationship with especially local suppliers who felt that schools did not buy from them but asked them to prepare quotations.

Mwinilunga District fell under a rural-township set up and had few commercialized business entities thereby rendering it difficult if not impossible to access quotation and receipts from the small scale retailers that were dominant in the area. This trend had the potential to delay or encourage misuse of the funds hence, reduced funds available to purchase enough goods and services to enhance secondary school education. The lengthy procedural requirement in the utilization of grants in Secondary Schools delayed the purchase of goods and services.

The World Bank (2010) stressed that some policies and procedures were rigid and frustrated efforts to adopt good practices or to adjust to shifting circumstances. These policies and procedures did not allow for any redress which would in turn hinder quality education delivery consequently, preventing participation of certain individuals in the consumption of Secondary Education. Also government policies and procedures had restrictions in the amount certain education leadership were allowed to authorize. In as much as such practices encouraged sanity in the use of government funding, the practice was retrogressive given the prompt and urgency of certain School projects. Policies and procedures led to situations where items whose procurement processes begun in one particular term only to be availed to the end users the following term.

The theme; efficiency, transparency and accountability were relevant to this study and were discussed in line with the objective: to determine how Secondary Schools utilized the grants. Secondary Schools administration and management did not provide accounting documents to relevant school stakeholders hence, stakeholders were deprived of relevant information on the utilization of grants. Financial reports provided during AGMs only outlined general expenditure and was not clear on the efficiency due to non-itemization of expenditure. Also administration did not provide a breakdown of how and on what grants were used for. School administration failure to provide a platform for other stakeholder's enquiry and checking of school finances deprived them of having knowledge of the use of grants. Lack of transparency and accountability in the use of grants left stakeholders in the dark as they did not have exact figures and possible dates for government funding. Despite stakeholders' interest in grants, they were always faced with intimidation as they requested for accounting documents. Consequently, majority stakeholders lost interest about grants and left school administration to use the funds based on their judgment.

The local stakeholders considered in the study were the school administration and management staff, subject teachers, parents and pupils. The study found that stakeholder participation in the utilization of grants in Secondary Schools was selective, exclusive and limited in nature. The school administration and management took upon themselves the responsibility to utilize grants and neglected subordinate stakeholders. The school administration did not include the subordinate members in the use of grants. This was an unfortunate circumstance because not engaging or consulting parents and pupils would result into doubts about the efficient use of grants and would eliminate any form of transparency.

Similarly, Bowasi (2007) revealed that principals were very secretive with regards to financial activities, students and board members were not aware of how funds were utilized. Principals did not allow any enquiries on issues of funding and such enquiry was met with hostile reactions from the college administrators. Lack of consultation and participation of stakeholders in the utilization of government funding was against the National Decentralization Policy that advocated for accountability and transparency in the utilization of resources (GRZ, 2013). Administration inability to consult and engage other stakeholders prevented developmental projects that were reflective with the needs of the pupils hence, denying the consumers of secondary education of responsive education.

Willis (2010) agreed to the findings of this study and stated that school finance officers were difficult to understand, not forthcoming with information, and not open about financial utilization. Despite Willis's findings similar to this study, Willis's study went a step further to argue that it was the responsibility of the school business officers as stewards of the public money to make financial information understandable, accessible and transparent to stakeholders. Willis (2010) further revealed that Federal and state governments in America advocated for more transparency in resource use. They demanded that detailed budget data be presented and explained to the public to build an atmosphere of openness and transparency to the community.

Efficiency, transparency and accountability were critical to building trust among stakeholders in the local community and trust was vital when making difficult decisions about funding priorities. In the utilization of grants in selected Secondary Schools, there was need for administration to avail financial documents to stakeholders so as to enhance integrated usage, eliminate untrustworthiness and remove doubts of misuse and embezzlement of grants.

Contrary to the findings of this study, the Ofsted (2012) argued that successful schools in the United Kingdom spent the Pupil Premium by being open to governors, publicized expenditure information and aspect of their spending on the outcomes for pupils to all stakeholders on the school website. Efficiency, transparency and accountability to stakeholders can reduce fragmented project implementation. This can in turn foster development hence, increasing the number of secondary school education beneficiaries in Secondary schools which was considered a public good in this study.

5.3 Internal and external controls put in place to guide the usage of grants

Monitoring and supervision were important recipes in the utilization of public financial resources. This was because through monitoring and supervision, an avenue was provided for checks and balances to ensure proper usage of financial resources. This study found that there was inadequate monitoring and supervision in the utilization of grants in schools. Most of the internal monitoring and supervision were conducted by school head teachers who were not qualified financial managers or auditors. Also the provincial headquarter (PEO) did not have a qualified auditor. Qualified auditors were auditors who were provided by MoGE from Lusaka. External auditing

was rare in these Secondary Schools and a year would pass without the school being audited. With such accounting practices, bad accounting practices were encouraged and it also gave enough room for abuse and misuse of grants. The control procedures put in place were not consistent or adhered to. This led to errors in the accounting systems, particularly in terms of financial reporting. The regulatory frameworks were not well enforced, to ensure transparency and accountability in public finance management, thereby leading to ineffective and inefficiency service delivery. Financial controls procedures were essential for effective finance management. Even for the schools which had qualified accountants, the headteacher had the ultimate responsibility for ensuring all finances entrusted to him/her were fully accounted for. It was therefore important that schools put in place guidelines, policies, rules and effective financial control system that ensured financial accountability.

The research found out that monitoring and supervision mechanisms were in place but not adhered to. The internal and external monitoring and supervision were conducted once in a while by School head-teacher. DEBs, PEOs, and other external auditors from the MoGE headquarters were rarely seen to conduct audits. One accountant revealed that the school headteacher checked accounts books and transactions once in a long period of time. Interactions with other accountants revealed that there was no one at provincial headquarters employed as an auditor but when need arose, an auditor from any department was engaged to carry out internal audit in preparation for the visiting external auditors. Despite not having sufficient accounting and financial skills, the School Management Committee at times held evaluation meetings in which books of accounts were reviewed and this acted as a pre- audit exercise. The accountants indicated that auditors from Auditor General's (AG) office assigned by the MoGE headquarters visited Secondary Schools depending on their schedule once in some years. Document analysis of the Principles of Education Boards Governance and Management Manual revealed that all books of accounts in the MoGE were subjected to Internal and External Audits. It further highlighted that auditors accessed all relevant records and books of accounts to obtain information as they considered necessary.

The OECD (2013) stated that in Sweden, the two national institutions; the Swedish National Audit Office and the Swedish Agency for Public Management audited schools. The audit was not only production of annual reports but the two institutions also audited effectiveness in education.

Contrary to the accounting trends in Zambian Secondary Schools where only books of accounts were audited in case of an audit, the OECD reported that in Sweden, the monitoring of resource use also involved the evaluation of individual resource managers at different levels of responsibility. In line with the theoretical framework of the study, unprofessional and inadequate monitoring and supervision practice can in turn lead to reduced funds left for developmental activities in Secondary Schools. Funds could be inefficiently used thereby limiting funds left for developmental activities which would increase access and enhance the quality of education provision.

5. 4 Theoretical Relevance:

The researcher engaged the Quasi-Public Good Theory which according to Samuelson have unique characteristics of non-excludability and non-rivalry in consumption. The study assumed Secondary School Education in selected Secondary schools as a public good regarded as that good which all individuals enjoy in common, and that an individual's consumption of such a good leads to no subtractions from another individual's consumption of the same good. In this vein, this study argued that the management and utilization of grants in Secondary Schools should not rival and exclude potential consumers of Secondary School Education institutions. Inadequate allocation, ineffective management and inefficient utilization of grants would interpret reduced available funds to smoothly run the institutions be it constructing new classrooms or providing sufficient relevant teaching and learning materials.

Alternatively, poor or inadequate government allocation, ineffective management and inefficient utilization would result into upward adjustment of school fees or user fees. This scenario would force the school administration to hike school fees thereby eliminating potential beneficiaries of Secondary School Education as some parents may fail to source funds to pay exorbitant school fees hence denying some pupils the chance to enjoy the commodity despite it being a public good. This study therefore was in support of the advocacy of the Quasi-Public Good Theory as it sought to advocate for increased grants to Secondary Schools alongside effective management and efficient utilization so as to result in sufficient funds to increase access, enhance education quality and produce positive results. Eventually, Secondary School Education in Secondary Schools would not rival and exclude potential consumers.

5.13 Summary

The Chapter discussed the findings on management and utilization of grants. The discussion of findings were presented according to the themes generated from the study research objectives; to assess the management of grants at Secondary School; to determine how government funds were utilized; and to access whether there were internal and external controls put in place to guide the usage of grants. The discussion of the study findings were reflective of the theoretical framework that guided the research. The study considered education as a public good where; the consumption of secondary school education good by one individual was deemed not to prevent the consumption of the same good by another individual. The study findings however, revealed that management and utilization of grants were not done in a prudent manner. Therefore, imprudent management and utilization of government funding resulted into corrupt practices, which later reduced access and led to poor education quality in Schools. Hence, some potential consumers of Secondary School Education were excluded from participating in the consumption of the education as a public good. This was due to the fact that ineffective management and inefficient utilization of grants could not result into increased and conducive classrooms, adequate laboratory equipment, adequate studying space, enough accommodation and sufficient teaching and learning materials. The discussion of the findings also engaged the local and international literature that was reviewed in the study. The next Chapter presents the conclusion and recommendations of the study.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.0 Overview

The previous chapter presented the discussion of the major findings of the study. The findings were discussed according to the three themes developed from the research objectives. The research objectives were; to establish how grants were managed in selected Secondary Schools, to assess the utilization of grants in secondary Schools and to access whether there were internal and external controls put in place to prevent misuse of grants. Chapter six of the study draws the conclusion of the study and provide recommendations on management and utilization of grants based on the findings.

6.1 Conclusions:

The purpose of this study was to examine management and utilization of school finances especially the grants to Schools through the MoF.

The study concluded that;

1. There was no proper usage of funds in schools that had been allocated to various programmes and activities. This was because there was no proper control over the processes of financial management in order to ascertain there was purpose and integrity in the process of spending.
2. School administration were reluctant to share financial management responsibilities with non-administrative stakeholders. School administration engaged traditional financial management approaches that were secretive hence compromising transparency, effective management and accountability of government funding.
3. Government policies and procedures that guided School administration and management on utilization of government funds involved a lengthy and cumbersome process. Some policies and procedures on management and utilization of government funds despite being relevant could be avoided to smoothen and quicken the implementation of certain projects in Schools.
4. The study further concluded that School administration and management did not allow participation of other stakeholders in the utilization of grants, a scenario that lead to other

stakeholders deem administration to be secretive. Transparency and accountability are very important aspects in the utilization of government funds and can only be achieved when all stakeholders are involved. Eliminating one section of the institution in the utilization of government funds raises suspicion and mistrust in the use of the funds.

5. Internal and external controls put in place where not strictly adhered to and this led to errors in the accounting system, particularly in terms of financial reporting.
6. There were no regular audits by both internal and external auditors which resulted into high levels of mismanagement of public funds as well as corrupt practices among school management.
7. School administration engaged traditional financial management approaches that were secretive hence compromising transparency, and accountability in the management and utilization of government funds, and this also raised mistrust and suspicions among relevant stakeholders.

6. 2 Recommendations:

In the light of the major findings of the study, the following recommendations were proposed to assist school managers to manage and utilize grants prudently in secondary schools.

1. Government should consider equipping the head teachers with financial management skills so as to effectively manage grants since the head teachers were the financial controllers in institutions unlike depending on school accountants. This could be achieved by engaging the head teachers in financial management seminars, workshops, and sponsorship to undertake such programs.
2. Secondary School administration and management should engage into more effective, transparent and accountable methods in the management and utilization of grants. This trend would ensure that other stakeholders are equipped with relevant information, thereby eliminating untrustworthy and monopoly. This could be done through availing information on how decisions on grants were made and how the decision making process were undertaken.
3. Government policies and procedures involved in the management and utilization of grants should eliminate rigidities to reduce delays when purchasing School materials. This could be attained through cutting certain unnecessary procedures or stages involved in the

procurement of School goods as indicated in the Standards and Evaluation Guidelines (MESVTEE, 2015).

4. The research recommends that government should enhance financial monitoring and supervision mechanisms to ensure prompt and sufficient checks of financial documents and individuals with responsibilities to look after government funding. This would enhance efficient and prudent management and utilization of government funding. This could be achieved through regular auditing conducted by qualified auditors. This could be achieved through regularly auditing unlike the current situation where the school accountant has not been audited for the past two years.
5. The research recommends that government should strengthen transparent regulatory systems in order to promote management capacities for greater accountability and enhance ownership of the management process which in turn can help to reduce mismanagement of public funds.

6.3 Suggestions for future Research

- This study focused on management and utilization of grants in selected Secondary Schools. Therefore, the study recommends that a detailed comparative study on management and utilization of grants in rural and urban Secondary Schools in Zambia be conducted. This could ascertain whether localities would disadvantage some schools while getting the same funding.

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Appendix A:

Consent Form.

SCHOOL OF EDUCATION: DEPARTMENT OF EDUCATIONAL MANAGEMENT STUDIES:

Dear interviewee,

I am a post-graduate student at UNZA. I am conducting a research on management and utilization of government funding at Secondary School of Mwinilunga District. You have been purposively selected to voluntarily take part in this study.

The information supplied will be considered confidential and used purely for academic purposes. You reserve the right to accept or refuse to participate in this study. You are at liberty to terminate participation with no subjection to explanation.

Your identity will be highly reserved and accorded necessary confidentiality as far as the law allows.

If you are willing to participate in the study, you can fill the space under voluntary consent below.

.....

Ntalasha Mavis

Voluntary Consent

I.....voluntarily agree to be a participant in Ntalasha Mavis' study. I understand the reason why the study will be conducted and fully agree to the rules binding.

Interviewee's Signature:

Date:

Appendix B: Interview Discussion Guide for Headteachers.

Interviewee's Details

Name of institution:

Position held:

Questions

1. Does your school receive funding in form of grants from government?
.....
2. Does funding correspond to the needs of the School budget?
.....
3. What procedures and policies are involved in managing school grants at your
Secondary School?.....
4. How effective is the management of school grants in meeting priorities at your
school?.....
6. How transparent and accountable are individuals entrusted with School grants at your
school?.....
7. How is the budgeting process conducted at your school?
.....
8. How qualified are the School financial officers at your school?
.....
9. Are HODs, teachers, parents and pupils involved in the management of school grants?
.....
10. How autonomous and flexible is the management of school grants at your
School?.....

11. How are grants utilized at your School?

.....

12. Are there any policies and procedures involved for the use of school grants?

.....

13. Are there monitoring and supervision mechanism to ensure appropriate

application of funds at your school?.....

Thank You So Much For Your Time!!!!!!

Appendix C: Interview Discussions Guide for Deputy Headteachers

Interviewee's Details

Name of institution:

Number of Teachers:

Questions on utilization of school grants

1. Does your school receive grants from government?
.....
2. How frequent has your school received grants in a year?
.....
3. Does government allocation meet School budget requirements?
.....
4. How are school grants utilized at your School?
.....
5. What policies and procedures are involved in the management of School Grants?
.....
6. Are stakeholders consulted and involved in the management of School Grants?
.....
7. How qualified are financial officers handling School grants?.....
8. How effective, and efficient is the management of school grants at your school?
.....
9. How transparent and accountable is the use of school grants at your school?
.....
10. Is stakeholder participation in the utilization of school grants encouraged at your school?
.....

11. What rules and regulations are involved in the use of school grants at your school?.....

Thank you for your time!!!

Appendix D: Focus Group Discussion Guide for Accountants.

Interviewee's Details

Name of institution:

Position held:

Questions on utilization of school grants

1. How much School Grants does government release to your Secondary School per quota?
.....
2. How has been government funding in terms of School Grants to your Secondary School?.....
3. What criteria has been used to allocate school grants to your Secondary School?
.....
4. Has the School experienced delayed or early funding and what is the effect of such kind of funding?
5. Does School Grants allocation to your Secondary School correspond to School budget needs?
6. Are School Grants managed well once they are released from central government to your Secondary School?
7. What procedures and policies are involved in managing School Grants?
8. How efficient, transparent and accountable is the management of School Grants in meeting school priorities?
9. How is the planning for School Grants and are you consulted in the budgeting process?.....
10. What financial management skills do you possess and what is the required qualification for a Secondary School financial officer?.....
11. How do you manage financial records?.....

12. How are School Grants utilized at your School?.....

13. Are there any policies and procedures involved for the release of school grants at School?.....

13. What rules and regulations are used in the use of grants in schools?.....

Thank you for your time!!

Appendix J: Document Analysis.

ACTIVITIES

- ▶ Researcher collected data from financial documents used by DEBs and Selected secondary schools.
- ▶ The Researcher analyzed Yellow Books and National Budget Speeches.
- ▶ Financial records included funds received by the School from government and the School work plans or budgets.