

**THE STATE OF FINANCIAL RECORDS MANAGEMENT IN PUBLIC SECONDARY
SCHOOLS IN LUSAKA DISTRICT, ZAMBIA**

By

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partial fulfilment of the requirements for the award of the degree of Master of Education in
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AUTHOR'S DECLARATION

I, Anna Muhaswa, hereby declare that this dissertation represents my work and has not been submitted for a degree at the University of Zambia or any other University.

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APPROVAL

This dissertation by Anna Muhaswa is approved as fulfilling part of the requirements for the award of the degree of Master of Education in Educational Management of the University of Zambia and Zimbabwe Open University.

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ABSTRACT

The study aimed at assessing the state of financial records management in public secondary schools in Lusaka District, Zambia. The study objectives were; to assess staff competences in financial records keeping in selected schools in Lusaka district, to identify the kind of financial records kept in public secondary schools in Lusaka District, to determine the available infrastructure for prudent management of financial records in secondary schools in Lusaka District, and to find out the security measures established to protect financial records in Lusaka district. This study used a descriptive design. Semi-structured interview guide and document analysis was incorporated. The total sample size was 8 comprising 4 Head teachers and 4 Accounts assistants. Purposive sampling was used and Data analysis was done using themes. The findings of the study revealed that members of staff entrusted with financial records keeping was competent in the creation, storage and protection of financial records in public schools because of the qualifications held and experience on the job. The study also indicated that public schools had continued to use traditional alongside modern methods by ensuring that both hard and soft copy formats of financial records were created and kept in schools. Various infrastructure in form of office space was available in schools for creation and storage of financial records. In addition, various equipment including folders, files, shelves and cabinets were used for safe storage of financial records in public secondary schools. Financial records management in public schools involved various actions from creation, security and storage of records. The results from the study concluded that both the continuum and life-cycle models fit well in public secondary schools with regard to financial record management. However, there was need for schools to formulate disaster preparedness plan in financial records management to ensure that financial records were adequately created and protected for future use in the quest to improve overt school management through financial accountability and transparency.

Key Words: *Financial records, management, public secondary schools, staff, infrastructure, disaster preparedness.*

DEDICATION

This dissertation is dedicated to my late parents David Muhaswa and Grace Mpofu, though departed they have inspired me to become what I am today. To my wonderful children, Emmanuel, Ephraim, Elma and Emelda for their moral support during my research. Furthermore, I dedicate this document to my lovely niece Cynthia Kalonde Nyanti, my nephew Elijah and my elder sister Lister Muhaswa, without their support I would not be what I am today. Lastly, my beloved husband Elliot Malandu, an inspiration and love of my life.

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ACRONYMS AND ABBREVIATIONS

AGM	Annual General Meeting.
ANAO	Australian National Audit Office.
APS	Australian Public Service.
ESARBICA	East and Southern African Regional Branch of the International Council on Archives.
ICA	International Council on Archives
ICT	Information and Communication Technology.
IRMT	International Records Management Trust
IFMIS	Integrated Financial Management Information System.
ISO	International Standards Organisation
IT	Information Technology.
MoGE	Ministry of General Education.
NAA	National Archives of Australia.
NARSA	National Archives and Records Service of South Africa
NGO	Non-governmental organization.
OS	Operating System.
PTC	Parent Teacher Committee
RIMS	Records information management systems
SGB	School Governing Body
SRMS	School Records Management Systems.
UNESCO	United Nations Educational, Scientific and Cultural Organization.
USEPA	United States Environmental Protection Agency.

CHAPTER ONE: INTRODUCTION

1.1 Overview

This chapter focuses on the background of the study, the statement of the problem, research objective, specific objectives, research questions and the purpose of the study. Further, it looks at the significance of the study, Scope of the study, Theoretical and Conceptual frame works, Operational definitions, ethical considerations and finally delimitations of the study.

1.2 Background

Record management generally concerns the administrative activities that are concerned with achieving cost effectiveness and efficiency in the creation, maintenance, use and disposal of the records of educational institutions throughout their entire life cycle and in making the information they contain accessible in support of the school business administration (UNESCO, 2005). Thus, it is essential that records are managed for effective administration, because proper record keeping facilitates retrieval of valuable information that might be helpful in day to day operations and decision making in school systems globally (Durosaro, 2002). According to Ololube (2013) the importance of good record management transcends into short and long term benefits and affects the overall achievement of educational objectives. Ololube, (2013), further identified additional and important reasons for good records management in schools such as accountability, decision making and planning. Hence the importance of good financial record management cannot be over emphasized in a public secondary school setup.

Financial records management is vital to an education system's information cycle as a whole, because of its fundamental role in the process of efficient information production and collection. School records are an important means of accountability because they provide proof. Records such as cash book help to ensure accountability as they show income, expenditures. The cash book can then be made available to auditors on demand for the auditing of school funds and facilities. Furthermore, financial school records help school administrators to make decisions. Accurate data assists educational planners to identify areas of need that should be addressed or accorded priority attention. (Amanchukwu and Ololube 2015).

Good record management is critical to the success of any school system, no matter the size and whether or not it is in the public or private sector (UNESCO, 2005). In the public sector, the rendering of accounts for public scrutiny is key to accountability in governance (Ololube, 2009). As such, records management play a significant role in effective school management, and if records are not well managed, the school management function suffers (Gama, 2010). Public funds are better accounted for when financial records are managed in an efficient and effective manner at school level.

Managing school records according to Osakwe (2011) is meant to enhance the performance of school administrators. An adequate record management programme co-ordinates and protects an institutions records, sharpens the effectiveness of records as management memory, and helps to simplify intra-organisational and communication problems. The management of records in schools, like in any other organization, is a cyclic process involving the school administrators. The quality of any information contained in any record must be accurate and reliable. The greater the accuracy and reliability, the higher the quality of information, and the more likely the information system is to work well. A good deal of irrelevant information is kept, particularly in schools. Data that is no longer relevant and not required by law should be securely disposed of. The disposition of records does not entirely mean destruction. Disposition can also include transfer of records to a historical achieve or to a museum (Osakwe (2011).

Poor records management results in difficulties in administering, planning and monitoring of educational systems globally (Ololube, 2013). Different methods or systems can be used to bring about efficient records management, there are some basic rules that must be respected. Ololube further adds that management of school records involves all activities that ensure they are in good condition, and kept in an orderly state.

Hamoonga, Mulauzi and Njobvu (2011), point out that records management entails the efficient and systematic control of records from the time they are created up to the time they are disposed of. It should be noted that effective management of public records allows for fast, accurate and reliable access to information. They further state that good records management is essential for any public institution to function effectively. It can thus be

argued that poorly managed records entails that public schools cannot have ready access to authoritative sources of administrative and financial information to support sound decision making or the delivery of programmes and services. Financial records are fundamental to the improvement of the efficient and effective use of finances in schools. If head teachers are well trained on their roles and responsibilities regarding financial management, they will be able to effectively deal with financial matters of schools (Okoli, 2011).

Financial management is an integral part of efficient and effective financial management in schools. Good performance and position of a business is as a result of forecasting, monitoring and controlling activities towards the set target. One may wonder how you can check performance using inaccurate records or where no records are kept. A question one should ask is, where do you want your organisation to be after a certain period of time? Records will guide you how to reach that target.

Both the Schools and the Ministry of General Education (MoGE) generate information on a daily basis which is used for the smooth running of the schools, as well as for projecting and planning purposes. For the information to be used effectively, it must be accurate and reliable. This calls for efficient information management and herein lies the role of financial records keeping. Amongst the information generated by schools are financial records. The administrator should have a data base of all the activities of the institution (Chifungula, 2014). For example, the data base of teaching staff, non- teaching staff, and pupils at a school to ease the distribution of resources. If the records are well managed the institution will be abreast with information in material requirements and expenditures. This is crucial to the successful running of an education system as a whole. Schools are able to provide this information satisfactorily, provided it is on record (Chifwepa, 2013). Record keeping plays an important role in an organisation or institution, in order for an institute to operate effectively there must be accurate records to show the history, current and future plans of an institution.

In this regard, record keeping is a fundamental activity of public administration. Without records, there can be no rule of law and no accountability (World Bank 2000). Furthermore, records must be well managed in order to ensure that they are protected for both

administrative purposes and to serve as evidence of the organization's work. Records management provides a professional approach to caring for records. Willis (2005) adds that records and archives are an indispensable element of transparency both within the organization and externally. Records not only provide information on which to base decisions but tell a story of what goes on in an institution thus providing evidence for accountability purposes. Shepherd (2006) points out that records and archives help organisations to both look back into history of what was done, why, when and how, which would help accomplish a number of things. Institutions need to develop records management frameworks and systems designed to ensure that records are managed appropriately. This commences with the creation and subsequent capture of records in recordkeeping systems, through to their maintenance and use, and ultimately their destruction (Australian National Audit Office, 2012).

School financial records in particular are documented evidence of all financial transactions happening in school. School records contain data and information about various aspects of a school's operations, including data about its students, teachers, classes, facilities and finances. Hamooya, Njovu and Mulauzi (2014) contend that proper financial management that adhere to principles of accountability is highly dependent on a system of internal controls. Head teachers as immediate controlling officers must put deliberate measures to monitor and guide the accounts assistant to effectively complete financial records. As such, record management is one of the first and important task in the process of sound management. It is important to note that schools as institutions go through a tremendous amount of paper work. All this calls for a consistency data base management in an institution. An institution which has an effective School Records Management Systems (SRMS) will be able to create, store, retrieve and use records appropriately to enhance its operations. The main purpose of a SRMS is to systematically record, store and update the school's records (UNESCO, 2012).

Records play an important role in the smooth running of an Institution, without records there can be no information concerning the past and current status of an institution. Records can market an institution especially if there is accountability and transparency in the way the resources are utilised. Good financial records keeping enables organizations to plan properly

and also check for misappropriations of resources. Globally, the most successful organisations use financial records as a basis for performance (Bowen, Schoppe, and Vassa, 2009).

It is from this background that the researcher wishes to investigate the effectiveness of financial records management in the selected public schools. This study purports to explore the Financial Records keeping in selected public schools in Lusaka District. The study intends to find out the mechanisms put in place by school administrators in financial records management to mitigate poor financial records keeping.

Research in (2012) undertaken by the Australian National Audit Office (ANAO) has shown that, records need to be able to preserve the integrity of information, including thorough quality control procedures to ensure the completeness and trustworthiness of records, and the system controls over access and security. However, some record management systems such as electronic systems that were not records management systems, such as shared folders, email, and certain electronic business systems, were being used to store and manage records even though they did not have suitable records management functionality. In some of these systems, there were insufficient controls in place to ensure that authenticity and integrity of the records management system also exposed records to alteration and deletion, ultimately impacting on the integrity and authenticity of the records.

The success of any institution is to a large extent dependent on consistent and accurate records. Most citizens know how important it is to have proof of their rights, for instance their entitlements such as, annual leave and rural hardship allowance just to mention but a few. And yet, in many countries including Zambia, public sector records are difficult to locate and to trust. This view has been supported in the work of (Ngulube; 2004 and Withhöft; 2003). In their study, they stated that accountability implies that institutions and individuals should be able to explain their actions to others in a transparent and justifiable manner. It requires that the systems of reporting and controls in an institution are appropriate and transparent. Record keeping forms the base of these systems (Ngoepe; 2004). In an event where there are discrepancies between the School Accounts' office and the records on the Head teacher's data base, there is need to put in place mechanisms that ensure both the

Accounts office and Administrators have accurate and reliable information. This is particularly required of public institutions who are accountable to the public, and of operational structures that render a service in the public sector (De Jager; 2004/05:4). "Mechanisms that enhance the reliability of information, thereby fostering accountability, transparency and good governance. A school needs to process, analyse and interpret financial data and information in order to function effectively" (Campher et al., 2003:2).

1.3 Statement of the Problem

Accurate financial information is a prerequisite for effective school management. Despite all what has been done, audit queries have continued to be rampant in the public sector. Public schools handle finances for which records must be generated and kept to ensure prudent use of public resources and accountability.

Some Studies that have been conducted by different scholars all over the world were reviewed. However, concerning the financial records management, fewer studies have been conducted in Zambia and the world at large in different areas, to the best of the Researcher's knowledge. There is no study that has been conducted in the selected public schools in Lusaka District where the Researcher carried out her study. It is evident that most of the studies that have been reviewed have not focused particularly on the management of financial records but management of records in general.

In his work on lost opportunity to foster e-democracy and service delivery in sub-Saharan Africa, Ngulube (2010) asserts that, Good governance and accountability are fostered by well managed records and information systems. Records management empowers citizens to hold government accountable and responsive by ensuring the integrity and availability of government held information.

Hamooya, Njobvu and Mulauzi (2011) conducted a study on archives legislation in Zambia. The researchers purely focused on legislation issues in the public sector as a whole. In 2014, Hamooya, Njobvu and Mulauzi conducted another study on legal frameworks for archives and regards management in financial institutions in Zambia and its role in the control and management of records. However, their focus was on financial institutions. In addition, Mulauzi, Wamundila and Hamooya (2013) analyzed the role of records and archives in the

attainment of the millennium development goals. This was a general evaluation of how records and archives can be a key factor in meeting the MDGs. Mulauzi, Hamooya and Munsanje (2015) looked at the role of records management in the pension industry. This study also had a different focus as the current study. The focus was pension institutions and how effective records management can ensure timely payment of pension dues to their clients. However, financial records management in public schools is less documented especially in secondary schools as indicated in the studies reviewed. It is for this reason that the researcher investigated on financial records keeping management in the selected public schools in Lusaka district.

1.4 Purpose

The purpose of this study was to explore the state of Financial Records management in public secondary schools in Lusaka District, Zambia.

1.5 General Research Objective

The main objective of the study is to explore the state of Financial Records management in Public secondary schools in Lusaka District, Zambia.

1.5.1 Specific Objectives

1. To assess staff competences in financial records keeping in selected schools in Lusaka district.
2. To identify the kind of financial records kept in public secondary schools in Lusaka District.
3. To determine the available infrastructure for prudent management of financial records in secondary schools in Lusaka District.
4. To find out the security measures established to protect financial records.

1.6 Research Questions

The following are the research questions:

1. What are the staff competence levels in financial records keeping in selected schools in Lusaka district?

2. What kind of financial records are generated in selected secondary schools in Lusaka District?
3. What is the available infrastructure for management of financial records in secondary schools in Lusaka District?
4. What measures have been put in place to protect financial records?

1.7 Theoretical Framework

The following provides the theoretical framework and the model that guided this study. The purpose of a theoretical framework is to make research findings meaningful and generalizable. Theoretical framework helps to stimulate research and extension of knowledge by providing both direction and impetus (Polit and Beck, 2004).

This study was based on two main theories or models that have dominated records management studies. These being (i) the records life-cycle and (ii) the records continuum theories.

According to International Records Management Trust (IRMT) (1994), the care of records and archives, particularly within the context of the public sector, is governed by four important principles or theories. These are; records must be kept together according to the agency responsible for their creation or accumulation, in the original order established at the time of their creation, records follow a life cycle, the care of records should follow a continuum and records can be organised according to hierarchical levels in order to reflect the nature of their creation. The theory employed for this research was an integrated approach to records management, in which records life cycle and continuum models are blended in an integrated records and archives management system (IRMT, 2004).

IRMT (1999) proposed the integrated approach to records management as a way to ensure that records are useful to government, citizens and researchers so that they are available and useful both from their creation to their ultimate disposition. The integrated approach is a blending of the life cycle and continuum models in an integrated records and archives management system. According to Penn, Pennix and Coulson (1994), the life cycle concept has been regarded as a theory which provides a framework for the operation of a records

management programme. The life cycle concept dates from the 1930s and is attributed to Schellenberg of the National Archives of the United States of America.

1.7.1 Records Life-cycle Theory

This model suggest that records follow a life-cycle. The records life-cycle model put forward that records have a life span similar to a life of a biological organism which is born, lives and dies. The records lifespan begins at creation (birth), is used (live) and ends at disposition (death). The life cycle concept is based on the fact that recorded information has a life similar to that of a biological organism in that it is born (creation phase), it lives (maintenance phase) and it dies (disposition) (Shepherd, 2010).

The records life-cycle holds the belief that records possess a life span just like any other living organism. Pepper and Millar (1997) argue that the records life cycle concept has a life similar to that of a living organism. Records are born, live actively, become semi-active before they finally reach the inactive phase.

Records first born (the Creation Stage) when they are received or created by an organization. Just like living organisms, record must first come into being.

They live (Active Stage) and at this stage, records are frequently used to transact organization business. This entails that records serve a number of purposes and it is at this stage that record are seen to be very relevant to the organization as active serving a number of purposes. Records then grow old also called the semi-active stage. This stage can be classified under the active stage because records are still maintained and kept for reference purposes and relevant to an organization.

Finally, the records die referred as the non-active stage. This is the last stage of records when a decision is made whether to destroy them or to keep them permanently. The life cycle concept has 3 biological ages which are considered as the equivalent of the 3 phases of the life of records as indicated in Figure 1.

The life-cycle theory emphasizes three phases namely, active, semi-active and finally the non-active phase.

Active Phase

Records at active phase are readily available to transact the daily business of an organization. They are referred to as active or current records. They are received from outside the organization or created by the organization. Active records are regularly used for the conduct of the current business of an organization and gain high value and are kept or maintained in or near their place of origin or in a registry or records office or file store.

Semi-Active Phase

Records at this stage are known as semi-active or semi-current records. Semi – active records are rarely used in the conduct of current organizational activities. They are used for reference purpose by creating office. Such records are kept in the records center or archival institution or other offsite intermediate storage pending their ultimate disposal. Records of this nature have reference, legal and financial value.

Non-active Phase

Records at this stage are called non-active or non-current records because such records are no longer required for current or daily organizational business and are kept in an archival institution. These records are received from records offices and records centers. Not all records become archives. 95-97% of records are destroyed and only 3-5% of records are retained though not used regularly. Such records are retained and kept for historical, reference, legal, evidential, artifact and research purposes.

1.7.2 Records Continuum Theory

Unlike in the records life-cycle model, record management in the Records Continuum Model is viewed as a continuous process from the moment of creation in which archivists and records managers are actively involved at all stages in the continuum. This model holds that no separate steps exist in the management of records. Thus, there is no distinction between record and archives management. Both activities can happen simultaneously. According to Shepherd and Yeo (2003), the continuum model is a flexible and inclusive concept that reflects a range of issues surrounding the role of records in contemporary organizations and society. In the records continuum model, there are no strict boundaries between archives and records management responsibilities, as current records can also become archives right from creation, instead of waiting for final disposal to determine this.

The continuum approach to records care argues that issues such as preservation are not left to the end of the life cycle (Upward, 2000). As such, the continuum process does not separate the life of the record in time and space, hence decisions on records, can be made right from the beginning concerning,

1. What records should be captured to provide evidence of activities?
2. What systems and rules are needed to ensure those records are captured and maintained?
3. How long should the records be kept to meet business and other requirements?
4. How should they be kept?
5. Who should have access to the records?

The continuum model in record management sees records as being created, used, maintained and finally disposed of. IRMT (1999) adds that the continuum model looks at record management in terms of four actions from creation, control, access and physical control by custodians entrusted in record management.

In this vain, the continuum theory will be used to extend the sphere of competency and functions of records managers by including the pre-records creation and records preservation activities. In addition, this study used the continuum theory of record management to emphasize four processes in the life of records from inception of records to archive stage. In a school setup, just like any other organization, financial records are first created or acquired. Thereafter, documentation is then done to ensure use and reference to them. Thirdly, financial records are used to serve for a given duration of time as deemed appropriate. Lastly, the financial records can be archived in case they are needed as reference materials in the future. Moreover, the records continuum model maybe applicable to financial record management in secondary schools because they include archives both in paper or electronic form. With the emergency of electronic records, the continuum theory is an alternative model in record management. Based on the nature of financial record management in secondary schools, the Integrated Record Management model may fit well in school setup as it incorporate both the life-cycle and continuum care of financial records. In addition, the integrated model takes note of the many aspects of record management especially relating to financial records as they happen in secondary schools.

The primary purposes of an integrated approach to records management are; to preserve records and archives in an accessible, intelligible and usable form for as long as they have continuing utility or value; and to make information from records and archives available in the right format, to the right people, at the right time (IRMT, 1999). The life cycle principle recognizes that records are created, used, maintained then disposed of, either by destruction as obsolete or by preservation as archives for their ongoing value. According to IRMT (1999), the continuum concept suggested four actions; identification of records, intellectual control of them, provision of access to them; and physical control of them. Thus, the integrated approach provides a more elaborate synergy between records management and archival management. Ndenje-Sichalwe (2010), adds that the integrated approach suggests that the work between records managers, records centre manager and archivist would be undertaken within an integrated structure, with no rigid boundaries to limit professional collaboration and development. Based on contemporary management practice, adopting an integrated record management approach would be best as it looks various aspects which are highlighted in both the life-cycle and continuum approach in record management. In information management, the need to plan, control and use information resources to support business of an organization especially today where technology has become the heart of globalization should be considered in every institution.

Both theories adopted for this study recognize that financial records are part of routine school operations which are part of the management process in the quest to provide service to the general public.

1.8 Conceptual Framework

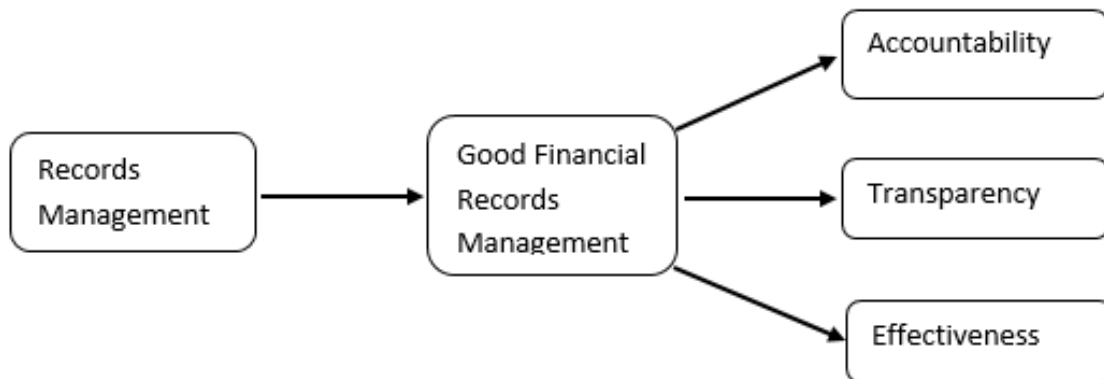


Figure 1.0 Conceptual Framework

As indicated in Figure 1.0 accountability, transparency and effectiveness are all aspects of good financial records management which can be attained through acceptable records management strategies adopted by individual schools.

In relation to this study, financial records will be used to relate to all documents that are produced in school indicating all information of financial nature. Record management will be used to elaborate creation, maintenance, use and finally disposal of financial records which are important prerequisites of improving transparency, accountability and efficiency in school operations. The need to improve financial record management in schools should aim at improving the three aforementioned aspects which are important tenets of good school practices.

1.9 Operational Definition of Terms.

Record: is a document regardless of form or medium created, received, maintained and used by an organization or an individual in pursuance of legal obligations or in the transaction of business, of which it forms a part or provides evidence.

Records management: That area of general administrative management concerned with achieving economy and efficiency in the creation, maintenance, use and disposal of the records of an organisation throughout their entire life cycle and in making the information they contain available in support of the business of that organisation.” (IRMT, 1999:14)

Financial records: Formal documents representing the transactions of a business, individual or other organization. Based on the conceptual framework adopted in figure 1.0, it is assumed that effective financial record management practices, accountability will be achieved which may lead to transparency and effectiveness in running public institutions such as schools. In addition, financial record management is part of overall management of schools. Financial records will entail any paper and electronic information regarding financial transactions generated in school.

Accountability: This means that financial record keepers should be honest or act responsibly to a given assignment or task and be able to give an accurate report at the end of the task. In this report, accountability will entail creation of all necessary financial records in school by the school authorities.

Transparency: This requires financial record keepers to be open and ensure that relevant information is clearly accessible and available to the public. Transparency will entail accurate recording of financial records in schools.

Effectiveness: This is when a task gives the desired or projected results by doing the right or correct things. In this report, effectiveness was used mean the use of financial records in school to ensure that school management is achieved. Effectiveness in school management will also entail good financial records management for improved school functioning. As such, effective financial records management in school has the potential to allow fast and reliable source of information.

1.9 Significance

The findings of this research could be helpful in creating awareness of the need to establish an efficient records management system that may support efficiency, transparency, accountability and cost effectiveness in the running of Public Schools in Lusaka District. It is also hoped that the outcome of this investigation could be used by policy makers to formulate policies that may promote effective records management practices, principles and systems. In addition, the study findings could be useful in formulating a record management action plan by individual schools.

1.10 Scope

The study endeavoured to explore the state of financial records management in secondary schools in Lusaka District. It covered both the aspect of manual and electronic records management in Public secondary schools in Lusaka District. It included school Head teachers and School Accountants assistants.

1.11 Delimitations of the Study

The study was restricted to public secondary schools in Lusaka District, Zambia. The study was qualitative where data was collected using interviews.

1.12 Limitations of the study

The major limitation was the limited scope of the study hence outcomes lack generalization. The study was further limited to only public secondary schools in Lusaka district.

1.13 Summary

This chapter highlighted the background of the study, statement of the problem, purpose and research objectives. The study further indicated the study limitations, significance, Theoretical and Conceptual frameworks and finally the operational definitions of key terms as used in this study.

CHAPTER TWO: LITERATURE REVIEW

2.1 Overview

Having looked at the background, statement of the problem, objectives, research questions, and the purpose of the study, significance, theoretical and conceptual frameworks. This chapter, therefore, looks at the existing literature on financial records keeping including systems and practices. In this section, selected countries have been identified to examine the literature on the financial records management.

2.2 Importance of Record Management

For an institution to run well, it should be consistent in records keeping. Hamooya, Njobvu and Mulauzi (2014) state that good record management is important for institutions to function effectively. The University of British Columbia Archives (2007) adds that record management helps to reduce cost by increasing useable space and increase efficiency in organisational operations. It is important to note that in government, records are created and used on a daily basis to document actions, confirm decisions, identify rights and responsibilities, and communicate information. Mulauzi, Hamooya and Munsanje (2014) add that organizations make use of records to enhance conduct of current business especially decision making. Past information paves way to sound decisions and actions (Mulauzi, 2009). Hence, information held in records is the foundation for supporting organizational programs, policies and services. Without records, governments and businesses simply cannot operate. Shepherd and Yeo (2004) add that poorly managed records are inadequate in running an organisation. Munetsi (2011) contends that proper record management is one of the cornerstones for effective delivery of public services. It is important for the school administrators to be consistent in updating the database for the institution in order to have records that are accurate and readily available. The database helps an institution in providing information about past and current actions of an institution (World Bank, 2000).

Mwebesa, (2017) states that, keeping good records helps to increase the chances of business survival and leads to better performance of an organization while poor record keeping may lead to poor financial performance. Further, Griffin, (2009) emphasises that it is easy for public schools to collect all debts in the specified time. The better the financial records, the

more efficient the follow up and the easier the collection of debts. This implies that records are cardinal in tracking records of debtors and hence the practice leads to accountability and transparency. Mulauzi, Hamooya and Munsanje (2014) add that effective record management allows for fast, accurate and reliable access to information. In addition, records also play the role of guarding institutions against fraud by protecting organisational assets especially finances. Understanding trends of all transactions taking place in school has the potential to enhance service delivery especially where finances are concerned because school operations cannot be discussed in isolation without consideration of finances. Records are important tools used to monitor in industry such as past statistical education records that can be used to show trends in education over a period of time regarding patterns (Mulauzi, Wamundila and Hamooya, 2013).

Records management principles support data management. Data are often extracted or aggregated from records. Inaccurate or incomplete source records result in misleading data that can reduce trust in the organization. As such no organisation can operate without records (Parer, 2001). Moreover, when data and its associated metadata is not protected and preserved systematically, it can easily be lost entirely, lose its value as evidence or hinder exchange between information systems. As databases are used, changed and updated over a period of time, especially when several authorities maintain them jointly, it is essential to document the context of how they are created and preserved International Standards Organisation (ISO), (2011). Effective record management in schools assists all its stakeholders which include; educational planners, school's administrators, teachers and parents in decision making. For instance, educational planners would need to make informed decisions that would improve the educational sector. Robek, Maedka and Brown (1987) add that records serve three functions of service, profit and social responsibility. This entails that record management is a lifeline of everyday operations especially in a school setup. As such, the need for good record management in schools cannot be over-stated.

Bennett and Mannix (2002) observed that organisations where records are poorly managed, business operations are crippled and the rights of citizens, employees and the wider community may be compromised. Schools operate like business entities where records have become very important in routine operation. Mulauzi, Wamundila and Hamooya (2013)

emphasizes that preservation of records ensures the success and survival of future generations as they provide the foundation upon which to build.

2.3 Global Perspective on Financial Records Keeping.

Day to day running of public institutions such as schools is highly dependent on record management especially records of financial nature. According to Mestry (2006), management of school finances is an integral part of effective school management and it is essential that school administrators and members of the school finance committee are trained to deal with these financial records. Information in form of records provide knowledge for development at individual and national level. This is because records and archives are used as gateway into the past and pave way to sound decisions and actions (Mulauzi, 2009). It is important to note that schools make decisions to take action and information in form of records have become useful in this vain.

What keeps most of the institutions going in any modern system of an administration are records, which are used for planning, decision making and control. This is evident in a study done by Phiri (2009), in her study she stated that an organization's records management system can make a difference between a successful organization and one heading to failure or demise. Therefore, there is need to keep records at every stage of an organization in order to enhance good records keeping. Another work that is relevant to this study is that done by Hoyle and Sebina (2007) who observed that at the Ministry of education, where the files of teachers are kept, access to files for specific teachers is not easy. This therefore implies that the registries are struggling to maintain registry systems hence this results in records being lost and registry staff being blamed for missing documents. Similarly, Marutha (2011) points out that the implementation of a records management programme can be hampered by lack of well-trained records management personnel and added that people need to be capacitated through training and education with skills, knowledge and ability to establish the necessary records keeping framework. Mcleod, Hare and Johare (2004) add that training of all staff members in record management is important to ensure that laid down policies and procedures are followed. However, training in record management is absent among custodians of financial records. This indicates the level of importance accorded to record management in institutions schools inclusive.

The study by (Barata et al, 2001) indicated that, records provided the official evidence of the activity or transaction they document. Marutha (2011) contends that records do not only document activities but also decisions that were made by different officials in that particular event. For instance, during an Annual General Meeting (AGM) at a learning institution, all the discussions are recorded to provide evidence of what transpired in that meeting. This is in order to show proof that an activity took place and how it was carried out. For records to be reliable, they must have authority, by whom was the record generated or issued, under what authority and can this authority be proved? A record can be reliable in the sense that it is accurate and complete thereby be a reliable source of information of the past and present state of an organization (Marutha, 2011)

Mulauzi, Wamundila, Mtanga and Hamooya (2012) stated that records can be created and preserved electronically or in paper form. They further observed that the challenge for records managers is to ensure that the two systems do not operate in isolation. Records managers must work out strategies for harmonizing the two systems into an effective information delivery. Mulauzi, Munsaje and Ntanga (2014) points out that the importance of having backup in an electronic environment for records and archive cannot be over-emphasized. Backup should be kept on the external hard drive rather than on the same computer. This entails that e-records are versatile because they have a variety of ways they can be served as opposed to hard copy. In addition, a records manager should ensure that paper and electronic records will have to co-exist for some time. Further, the various subsystems within the e-record environment have to be coordinated to ensure that they work as a unit in the provision and management of information resources in the organization. They should not work in isolation of the other subsystems (Mulauzi, Wamundila, Mtanga and Hamooya; 2012).

Business enterprise and transactions inevitably results in the creation and generation of records. Australian National Audit Office (ANAO) (2012) states that records management frameworks and systems commences with the creation and subsequent capture of records in recordkeeping systems, through to their maintenance and use, and ultimately their destruction. United States Environmental Protection Agency (USEPA) (213) adds that properly designed records thus stabilizing the growth of records in all formats. The

mechanism employed to control the creation and generation of records include forms management and management systems will limit the generation of records or copies not required to operate the business and ensure there is a system for destroying useless records or retiring inactive control; Reports management and control; Correspondence management and control; Records management procedures manual and Files management and control (Odeyemi, Issa and Saka, 2011:48). School records management involves the storage, retrieval and use of information.

2.4 African Perspective on Financial Records management

Audit queries have become rampant in the public sector worldwide. Accountability, transparency, compliance, consistency and accuracy seem to be a challenge in financial records management in public institutions in Africa. A study by Nengomasha (2013) on the past, present and future of record and archives management in Sub-Saharan Africa hinted poor record storage, lack of record management practices, failure to implement record management policies as some of the major challenges faced in managing records and archives.

A study done by Uganda Ministry of Public Service (2006) observes that, records and information management (RIM) systems in Uganda are not fully developed. Records and information are not captured and stored in a systematic and easy to retrieve manner. Despite the recognised fact that efficient RIM is crucial for efficient decision making and that SMEs are considered the engine of economic growth of any country, little seems to be done to facilitate good records and information management among the SMEs sector (Okello-Obura 2012). However, despite the recognised fact that ICTs are pillars in efficient management of functions, little seems to be done to ensure that SMEs adopt them in especially information management.

One significant study on financial records keeping in the public institutions is that of Mazikana (2009) in Chaterera (2016), confirms that most officers are not concerned with what goes on in the records management units until a key document goes missing. The ability by members of the public to access public information is critical in supporting the social, economic and political development of the people. It also enables the public to engage

in government's programmes and activities in transparent and equitable ways (Ngulube, 2010). As such, it is worth reiterating that the need for sound records management practices is indispensable to the functions of a government, yet the aspect has been pushed to the periphery of planning and the margins of support. The fiscal position of a country owes its accuracy and authenticity to good records management practices. Only records, be they paper or electronic are able to prove the financial transactions that transpired in a given period (Mazikana, 2009). Without reliable and authentic records to prove and verify entries of financial transactions, it becomes difficult to detect fraudulent acts. Mazikana, further added that most Integrated Financial Management Information Systems (IFMIS) in Zimbabwe were done without the involvement of records management experts and the entire aspect of records management was hardly called into play. Proper records management is one of the pillars to establishing good corporate governance. A major challenge that is being experienced is that records management is not perceived as a significant component of corporate governance. As a result, records management has become a forgotten function without a role in public administration (Mazikana, 2009)

Another critical area that requires good records management is the human resource information systems of a country. Owing to the poor records management practices in Zimbabwe's human resource information systems, the country has lost so much money through the paying of 'civil servants' who are non-existent. The issues of trust, accountability and improved service delivery can only be attained if government records are properly managed and accessible to members of the public (Ngulube, 2010).

In his work on lost opportunity to foster e-democracy and service delivery in sub-Saharan Africa, Ngulube (2010) asserts that, Good governance and accountability are fostered by well managed records and information systems. Records management empowers citizens to hold government accountable and responsive by ensuring the integrity and availability of government held information.

In Botswana, Chebani (2005), Keakopa (2006) and Kenosi (2011) revealed poor records storage conditions, lack of retention and disposal schedules, policies and records procedures manuals as well as shortage of personnel trained in records management. A similar study

was conducted by Kerapetse and Keakopa (2012) who revealed that proper recordkeeping is not regarded as important in fighting corruption in Botswana. In this respect, Keorapetse and Keakopa further urged governments to recognize and support records management in all public departments indicating that records and information play a critical role in fighting corruption, protecting citizens' rights, fostering transparency, accountability and good governance. Poor records keeping in Kenya's public service has also been reported in studies conducted by Mnjama (2005) and Nasieku et al (2011). A similar situation of inappropriate records management in the public sector was also observed in Namibia (Nengomasha, 2013). In South Africa, Chinyemba (2011) revealed that many universities experience records keeping problems while Ngoepe (2013) found that poor records keeping was the reason why financial audit reports were inaccurate and incomplete. In South Africa, the national archival system that is charged with the responsibility of managing public records doesn't have the capacity to manage digital records (Katuu, 2015).

Another study by Tsholo and Mnjama (2010) in Botswana's Gaborone city council identified poor record management practices, poor record storage conditions, lack of guidelines on record access, lack of retention and disposal schedules, shortage of skilled manpower and lack of procedures to manage electronic records as some of the major challenges faced in record management practices. Hence, record management in Botswana indicated multifaceted challenges in the municipality of Gaborone.

Another study that was conducted in South Africa by Mpolokeng, (2011) points out that, the South African Schools Act (Act No. 84 of 1996) (Schools Act) prescribes how schools should manage their funds. It also presents guidelines for the School Governing Body (SGB) and the principal on their roles and responsibilities in managing the finances of a school. Mpolokeng, further added that there are many principals and SGB members who lack the necessary financial knowledge and skills and are placed under incredible pressure because they are incapable to find practical solutions to practical problems. The management of school finances can be one of the most challenging of principals' responsibilities, because for many it is an area in which they have little or no training or expertise. It is also likely that the elected members of the SGB may be equally ill equipped for the task (Clark, 2008: 278). The records can only be efficient and effective if the record keepers are consistent in

updating their records. Whether in electronic or manual format, records have to be well managed (Mnjama, 2004).

Marutha (2011) did a study in South Africa's public Health sector of Limpopo Province. The study revealed that lack of proper filing system and lack of trained and skilled personnel as major challenges faced.

Tale and Alefaio (2005), echoes that the absence of policies and procedures to provide guidance to creators and users of e-records poses risks that also cannot be ignored. Katuu (2004), also informs that there is lack of IT legislation and the lack of adequate integration of the legislation with national archival legislation. Mnjama (2004) further argues that many organisations continue to treat document management with low priority compared to other organisational assets. Furthermore, he notes that despite the crucial role played by information, records continue to be neglected and the role played by record keepers is almost impossible. Wato (2006) insists that organisations continue to manage public records without relevant policies, manuals and approved classification system. In addition, Palmer (2000) felt that sound records management practices should include an approved filing system, records control schedule and systematic disposal authority.

In Kenya, a study by Naseiku, Kemoni and Otiike (2011) identified lack of knowledge and skills in record management as contributing to poor record management at Moi University. The study further recommended training in record keeping among staff. Kamatula (2010) adds that effective management of records need trained staff. This indicates that prudent record management takes into account various aspects and effective record management cannot be achieved with unskilled man-power in record management.

2.5 Zambian Perspective on Financial Records management

A good institution is judged by its effective records keeping systems and practices. In Zambia, several studies affecting records management have been conducted. Scholars have done different researches on both paper and digital records management. It is interesting to note that Mulauzi, Hamoonga and Munsanje (2015) in their study clearly assert that there are no policies and procedures in most countries including Zambia on how to deal with electronic records creation, accessibility and disposal.

Hamoooya, Mulauzi and Njobvu, (2011) in their study on Archival Legislation and the Management of Public Sector Records in Zambia, argues that records make it possible for people who have a right or obligation to know how things have been done and to see exactly what has been done in public institutions. This therefore means that without proper records management and archival administration legislation, it is not possible for the public to access records and thus becomes very difficult to hold individuals holding public office accountable for their deeds and omissions. Hamoooya, Mulauzi and Njobvu, further states that, there is no reason why the archives legislation in Zambia should remain outdated and thereby inhibiting the National Archives of Zambia from playing a vital role in the management of public records. Having archives legislation that take into account all records management issues would empower the National Archives of Zambia to adopt a more strategic approach in facilitating the application of international standards and best practice in records management in public institutions.

Another work that is relevant to this study is that done by Phiri, (2009), on the records management in the public service, in this study the author explains that any records management programme should clearly state how active records need to be classified, indexed and filed. Active records either in offices or registries need to be organised so that they can be easily retrieved when needed. Each record has a life cycle. There is a stage when a record is active. It is then referred to as an active record. During this phase the record is in full use. Phiri (2009), further states that the service provided by records management is vital to all organisations. Efficient and effective records management is therefore a must to have for organisations.

A study by Mulauzi, Munsanje and Mtanga (2014) on the role of records and archives in resolving chiefdoms in Zambia. The study used qualitative method through document review and interviews. The study revealed that record management programmes in most institutions were constrained by limited financial resources. This is clear indication that record management activities were accorded minimal funding. The study further revealed that records were stored in two formats in digitized and paper form as a way of providing backup in record management. Ngulube (2011) opines that allocation of funds for records

management function has been traditionally low. This entails that prudent record management in school is dependent on the management qualities of the Head teacher.

A study by Mulauzi, Hamoonga and Munsanje (2015) conducted a study in Zambia to ascertain records management practices in the Zambian pension industry. The study involved both qualitative and quantitative methods. 80 participants from four pension institutions in Zambia were included and Semi-structured questionnaires were incorporated. The study findings revealed that inadequate financial allocation to record management, lack of training, shortage of storage facilities and limited equipment were some of the challenges faced in record management.

2.6 Record Management Challenges

Financial Records Management in the public sector is a global challenge. It is difficult for one to be availed with accurate financial records especially in government institutions. One wonders what the problem is, whether it is the people who handle records or the systems that are used to keep records.

Adequate training is important for human resource entrusted with record management. However, most human resource lack the knowledge and rights skills to effectively manage records. Mulauzi, Hamooya and Munsanje (2014) conducted a study in Zambia and indicated lack of training and professional support by staff in record management as a major challenge. Hence, training in record management of the workforce is very important in the quest to improve general operations because records are part and parcel of organizational management.

Record management demand for availability of adequate storage space where various records can be safely kept. Once records are created, they must be safely stored where they can easily be accessed. This entails that special room must be created for keeping of records. However, space is always limited for the storage of records in many institutions. In most cases, rooms designated for record storage are small and full to capacity.

Record management has most of the times received minimal attention as evidenced by the level of funding. According to Ngulube (2011), merger funds are allocated for record

management function. Inadequate funds allocated towards record management activities negatively affect prudent management of records. A study by Mulauzi, Hamooya and Munsaje (2014) on the role of records and archives in resolving chiefdom wrangles in Zambia indicated that finances allocated to record management were not adequate to procure enough filing cabinets, files, folders and shelves. This situation has compromised record management in general.

In the United Kingdom, a related study was done by Johnson and Hampson (2015) who pointed out that openness, transparency, trust and accountability in the public sector is threatened by poor records management practices.

A study done by, World Bank (2000) entitled the Public Sector Record Keeping reviews that, in many countries, public sector record keeping systems are weak or have actually collapsed to the point where they barely function. This situation is particularly evident in countries that were once part of European dominated colonial regimes and Zambia has not escaped this situation. In these countries, structured record keeping systems were common, supporting the information needs of a small, centralized civil service, often with a well trained and experienced records staff. In many of these countries the European model of registries, a central point for the registration and control of documents, was introduced, and it was not unusual to civil servants to begin their careers working in registries and then move upwards. They tended in this way to develop a good understanding of the importance of information management.

Furthermore, World Bank (2000) insists that, records management has remained a neglected area of public sector reform. Record keeping has deteriorated so gradually that it has gone largely unnoticed as a development issue. When development programs and regulatory systems are planned, it is essential that records systems should be strengthened. However, despite the evidence to the contrary, the availability of records is taken for granted. Records are so fundamental to the concept of a democratic society that governments and donor organizations have tended to assume that records will be available to underpin constitutional arrangements and provide an institutional memory.

2.7 Summary

Literature review has indicated various research done by various scholars at various scales regarding financial record management in general. However, vast literature has not addressed most of the pertinent issues regarding financial record management in school. Regarding the Zambian context, financial record management in schools has not been documented to give a brief synopsis of the situation at school level.

The next chapter highlights the methodology adopted for this research.

CHAPTER THREE: METHODOLOGY

3.1 Overview

Chapter three discusses the research design, target population, sample size and sampling techniques, data collection methods, data analysis and finally the chapter summary is provided at the end.

3.2 Research Design

Bwalya (2010) states that, a research design is an arrangement of conditions for collection and analysis of data in a way that is relevant to the purpose of the study. This study used descriptive survey design. This design enabled the researcher to critically examine views on the state financial record management in selected secondary schools. Semi-structured interviews were used to solicit for responses from key informants who in this case were head teachers and account's assistants. Themes were generated based on emerging themes in the study based on findings. Under observation schedule, the research observed the infrastructure and equipment used in the process of creating, storage and archiving financial records in public secondary schools.

3.3 Target Population

Bwalya (2010), defines the term population in research as a group of individuals, objects, or items from which samples are taken, or larger group from which sample is taken. A researcher should know as many characteristics about the population as possible. This includes characteristics such as demographics, age, gender and class. The target population for this research were Head teachers and school Accountant's clerk in 4 public secondary schools in Lusaka District namely; Twatasha, Kaunda Square, Chelstone and Munali Girls' located in the Easter part of the Central Business District (CBD).

3.4 Sampling Technique

Big and model secondary schools located in the Eastern part of the Central Business District were selected which were treated as model secondary schools in Lusaka district. Purposive sampling was used to select research participants to take part in this research because the key informant had similar characteristics who managed finances in public secondary schools. Selecting a representative sample for this study was done purposively because only Head

teachers and account's assistants. Head teachers in public secondary schools in Lusaka District were selected in this research because they were controlling officers while accountant's clerks were responsible for documentation of financial records in a given school. The researcher used purposive sampling because it was less costly, it controlled significant variables and allowed matching of simple group data and it also allowed the researcher to collect data much faster because the study sample who possessed the necessary characteristics were readily available (Balnaves and Caputi, 2001).

3.5 Sample Size

The sample size for this study was 8 participants upon reaching saturation point who were selected from the 4 public secondary schools in Lusaka District.

3.6 Data Collection Method

Primary data (qualitative) for this study was collected using interview guides and observation schedule. Mouton (1996) argues that inclusion of multiple sources of data collection in a research most likely increases reliability. According to Wimmer and Dominick (1991), interviews involve direct personal contact with a participant who is required to answer questions relating to the research problem. Kalof et al (2008) indicates that interviews allow the interviewer to probe, clarify and ask follow up questions. The qualitative approach helped to bring out and explain the feelings, views and ideas of the respondents.

3.7 Data Analysis

Considering the nature of the study which was qualitative as reflected in the choice of data collection instruments and research design, the data collected was analysed using qualitative data analysis techniques. The preferred qualitative data analysis technique employed in this study was content analysis. According to Mayring (2000), content analysis is a qualitative technique of analysing data in which themes are looked for from the responses (open-ended questions and interviews) given by the respondents while understanding what they mean. The open-ended responses were entered in Microsoft Word and possible codes were assigned. Then dominant themes are identified with the help of codes (Boyd, 2013). Verbatim was also incorporated to supplement the emerging themes.

3.8 Trustworthiness

Credibility, dependability and transferability were put into consideration to ensure trustworthiness of data. Credibility depended on the richness of the data gathered as it depicted actual responses from the respondents. Credibility was achieved through expert evaluation of gathered data from interviews by the researcher. Some data that needed clarity of expert in the field were suggested to expert who clarified and authenticate the trustworthiness of data that was gathered from interviews.

Dependability ensured that the research findings were consistent and could be repeated. This was achieved through member check. The researcher after interpreting data went back to some of the respondents and asked them to confirm their responses for consistency. Transferability was endured to make the research to the degree in which it can be transferred to other contexts. The data that was collected was analyzed to the participant's point of view. Therefore, ensuring trustworthiness helped the evaluation of the research in line with the procedure to generalize the findings which was achieved through giving a clear and distinctive description of the research context, selection and characteristics of participants, data collection as well as the procedure for data analysis.

3.9 Ethical considerations

Ethical considerations expounds the dos and don'ts that the researcher must observe during the research process in view of respecting and protecting the rights of the subjects involved in research. All researches that involve human beings assume risks for people who participate in it and this is valid for all type of social investigations (Mulenga, Mulanshi and Tupa, (2018); Rodriguez, Valdebenito and Mondragon 2011).

Before data collection was done, the researcher sort ethical clearance from the University of Zambia Ethics Committee which was granted as indicated in appendix IV. The researcher further briefed authorities at district and school on the value of the research and the procedures to be used before conducting actual research. Additionally, the researcher guaranteed the respondents that participation in the research process was based on voluntary basis and participants were free to withdraw their participation at any point during the research process if they felt the need to do so. To maintain confidentiality, participants were

not intimidated to reveal their identities as part of research ethics. Additionally, authorization was sort through head teachers to protect subjects. Participants were assured of confidentiality as the data collected was only used for academic purposes.

3.10 Summary

Chapter three looked at the methodology that the researcher used in soliciting data from the respondents. Research design, target population, sampling technique, sample size, data collection method and Data analysis were discussed. The next chapter brings out the study findings.

CHAPTER 4: PRESENTATION OF FINDINGS

4.1 Overview

This chapter aims to report the findings of the study that was conducted on *the state of financial record management in public secondary schools in Lusaka District, Zambia*. The data was analysed using thematically according to various categories using. The findings were also presented according to the sub-headings from research questions that were raised. The chapter is arranged in section addressing the following:

- (i) Social Demographic Characteristics of respondents.
- (ii) The state of financial record keeping in public secondary schools in Lusaka District.
- (iii) Available infrastructure for good financial record management
- (iv) Record management tools available in public secondary schools in Lusaka District.
- (v) Security measures put in place to Improve financial record management in public secondary schools.

4.2 Social Demographic Characteristics of respondents

Social demographic data of the respondents was done by gender, age, highest professional qualification attained and work experience on the current position. Table 4.1 gives summary of the social demographic characteristics of the respondents.

Generally, all gender had a fair share of representation in this research despite having variations in terms of frequency. Gender wise, 2 respondents were male with 6 being female of the sample.

By age, the respondents aged less than 50 years had frequency of 6 out of a total of 8 participants while only 2 participants were 50 years above.

In terms of education, all research participants were fairly qualified having Diploma and Degree as professional qualifications.

4.2.1 Training in record management

All respondents acknowledged the importance of training in record management especially where finance record management was concerned at school level for effective and efficient work practices. 6 out of 8 respondents indicated having undergone some form of training on best practices to manage financial records at schools' level. However, 2 out of 8 participants indicated not having any training in general record management. Table 4.2 indicates the number of respondents by training in record management.

Table 4.1: Training in record management

	Frequency
Not Trained	2
Trained	6
Total	8

This was indicative that some form of training was done among the majority of staff in public secondary schools where record management was concerned as evidenced in Table 4.1

The experience on the job is indicative enough that training in general record management at various scales among the respondents. One respondent indicated that:

The qualifications I hold included training in records management in general among the other courses offered under the programme I did at college. Basically, record keeping is very important in the work of an accounts' assistant.

Another respondent added that:

As Head teachers, record management is an important aspect of the management course which I have undergone together with other colleagues to ensure that relevant skills are adequately acquired by all school managers.

However, some respondents admitted that they did not possess adequate qualifications in record management because they were just seconded to take up the role of account assistant on temporary basis. One Accounts assistant mentioned that:

Am not trained in financial record keeping and this has proved to be a challenge in the course of duty because am just learning the required records of finance in school.

Another respondent indicated that:

Am new on the job and am just learning the many financial records which should be created under the Accounts office and I rely on the teacher who used to work in this office before me to provide the necessary guidelines on the records which must be created and stored for accounting purposes.

One accounts assistants hinted that:

The training I received in general records management has helped me to easily adapt to adequately create financial records in school by following the guidelines within the Ministry of General Education. I am confident in ensuring that all financial records are created, stored and retrieved whenever required.

Another accounts' assistant added that:

The experience on the job has helped me to improve financial record keeping in school and made my office to be helpful in the overall operations in school especially on matter of financial nature. Creation of financial records is part of my work routine. Once financial records are completed, they are stored for future use.

Experience on the current job of research participants was evident. 6 out of 8 indicated less than 5 years' experience on the current position while 2 participants indicated having more 5 years work experience.

Table 4.2 gives a summary of gender, age and educational background of the research participants.

Table 4.2: Social Demographic Characteristics of respondents.

Gender	Frequency
Male	2
Female	6
Total	8
Age	Frequency
< 50 years	6
50 + years	2
Total	8
Education	Frequency
Diploma	2
Degree	6
Total	8
Years of Experience	Frequency
< 5 years	6
5 + years	2
Total	8

4.3 State of financial record management in public secondary schools

The respondents comprising Head teachers, Deputy Head Teachers and accounts' assistants were asked to describe the state of financial records in their respective schools. The responses from research participants were analyzed and compared to come up with notable themes under each research objective.

4.3.1. Types of Financial Records in Public Secondary Schools

All the 12 participants indicated that bank statements, cash flow and receipt books were available in school as financial records. This indicates the importance attached to financial record management in public secondary schools in Lusaka District.

On the other hand, 3 out of the 4 schools indicated having practical fees register in school were fees for practicals levied on learners were recorded. In addition, 2 out of 4 schools confirmed the availability of identity card fees book in their schools. A summary of financial records available in public secondary schools is indicated in Table 4.3.

Table 4.3: Financial records kept in Public Secondary Schools

	Frequency
Balance Sheet/ Bank Statement	4
Cash flow	4
Receipt Book	4
Practical fees	3
Identity card fees	2

As indicated in Table 4.3, types of financial records kept in public secondary schools were available. One Head teacher mentioned that:

Recording of all transactions taking place at school level is mandatory in public secondary schools for accountability and transparency purposes. Records of financial nature were a must have in every public secondary school for generating reports to the district and provincial office on regular basis. Balance sheet, cash flow and receipt book must be completed by the accountant accurately and transmitted to the regional accountant at the province.

One Head teacher pointed out that:

This school handles public funds which are entrusted to us by the general public and as such, we are required to provide evidence based reports whenever need arise.

Another Head teacher added that:

As a public secondary school, a trained accounts assistant was available in school who was tasked with the job of managing both finances and related records which the school disseminated on regular intervals as

required by government to various stakeholders as part of prudent management of financial resources.

One Accounts assistant indicated that;

Great importance was attached to financial recording and reporting in the public sector today and guidelines were available on best practices in recording all transactions in school.

One Head teacher lamented that:

The government has taken keen interest in the management of finances at school level by demanding for financial reports on regular basis where all transactions in school are recorded in written. Accounts assistants are required to generate various reports on all matters of financial nature to ensure that schools are accountable for all the monies that enter and leave the school. Financial record served as important monitoring tools at school level by various stakeholders who may want information at regular intervals on school expenditure of various forms. Such records provide evidence based reports and public secondary schools ensured that such information is available at all times.

Another Head teacher indicated that:

As a school, financial record management is at the core of operations at this school because regular reports of how various financial resources in school are spent are availed to parents on regular basis during PTA and annual general meetings.

One Head teacher mentioned that:

It was a chargeable offence for the Head teacher as controlling officer to fail to provide the necessary financial reports on regular basis on various transactions involving the school to higher offices within the Ministry of General Education as part of transparency and accountability. In addition, parents as important stakeholders in the running of public secondary schools are interested to know how the monies entrusted with the school is spent and retired.

Another Head teacher indicated strongly that;

Prudent financial recording had helped public secondary schools to easily lobby for additional financial support from stakeholders in the quest to improve general operations of public secondary schools.

The study indicated that good record management in schools was pre-requisite for good start-up to engaging in prudent fundraising ventures with cooperating partners especially the local community which is an important stakeholder in the running of public schools.

One Head teacher indicated that;

As a school, using complete financial records, we have often asked parents to help supplement the merger finances generated by the school to effectively implement various programs and projects at school levels because such reports give confidence to parents who in turn offer to support the school variously.

Another Head teacher added that;

Head teachers always ensured that officers at school level mandated with giving job of generating financial reports do so as required on regular basis by generating detailed financial reports which are used during Parents Teachers Association (PTA) and Annual General Meeting (AGM) which are hosted by schools.

Important guidelines in record management provide institutions with much needed information on best practices that can be adopted in institutions such as schools where various kinds of records are stored.

One Head teacher pointed out that:

As school manager, one must ensure that the accounts office is working in line with the laid guidelines of financial management by providing complete financial reports in form of records of all transactions by the school on regular interval as they happen. It is my job as part of prudent school management to ensure that financial records are managed prudently at all times.

Another respondent added that;

Record management mechanism must be implemented by schools to ensure that the accountant in school abide by the laid down procedures by putting in place the necessary financial records each year in one file for easy reference whenever required.

4.3.2. Formats of Records in School.

The study findings revealed that secondary schools recorded information on finances both in hard and soft copy formats. One Head teacher mentioned that;

Yes, hard copy has always been the traditional format of recording financial information in schools. However, with computer technology as schools have integrated the use of computers to store financial records. It is mandatory for all school to provide both soft and hard copy of all financial transactions from time to time.

One Accounts assistant mentioned that;

We are required to generate both soft and hard copy of financial transactions happening in school because both formats are important in financial record management. Periodic reports are generated from the accounts office which are transmitted to the district and regional accountant who in turn consolidates a summary report. In addition, electronic copy of financial records had taken financial record management in school to greater heights by enhancing security in case of misplacement or loss of the hard copy.

On the contrary, one accounts assistant lamented that;

Generating both soft and hard copy in financial record management made the job very difficult and time consuming. Instead of sticking to one format of recording transactions, schools had continued to use the traditional method of relying on hard copies in record management.

On the other hand, one Head teacher indicated that;

Theft in school had rendered hard copy financial records vulnerable. Thieves have often rendered offices in school vulnerable whenever they strike and hard copies of financial records are lost in the process leaving gaps in consistent financial record management. Furthermore, incidences of theft recorded in schools involved offices being broken into where hard copy records were tempered with.

Another Head teacher mentioned that;

The use of computer technology in schools has effectively improved record management especially financial records which are highly sensitive because of the nature of information recorded.

One Accounts assistant added that;

A laptop and Desktop computer had been bought in school for the accounts office to use when updating financial transactions of various kinds taking place in school.

The need to secure information of financial nature in schools has become very important today than ever before. One Head teacher mentioned that;

The use of computers enhanced financial record keeping in school because accountants were able to retrieve records within a flash of a second whenever need arose.

Another Accounts assistant indicated that:

Computer technology had intensified financial record management in public secondary schools where specific records of financial nature were generated, transmitted and stored for future reference.

These efforts to improve financial record management through the use of computers indicated commitment by individual schools to sustainably manage financial recording using technology. In addition, it had become easy to retrieve financial information from the computer where such records are kept as backup.

On Accounts assistant mentioned that;

Templates are constantly sent to schools so that they are completed by the school accounts assistant who in turn sends the completed template to higher offices at Provincial Education Office. The format of the templates keeps on changing depending on the changing needs of the Ministry of Education.

Financial audit is routine activity in school and computer technology was a game changer in financial record management for individual schools. In addition, keeping track of financial information through the use of computer technology allowed school accountant assistants to make financial reports more easily for increased access to such information. Hence, in the event that hard copy is lost or misplaced, it becomes easy for schools to retrieve the soft copy saved in computers.

4.4. Infrastructure

Infrastructure is very important for prudent record management in school. All the schools included in this study indicated that infrastructure was available for storage of financial records within the individual schools as indicated in Table 4.4.

Table 4.4: Infrastructure and Equipment for Keeping Financial Records

- Office
- Cabinets
- Box Files
- Pull out shelves
- Cashbox
- Computers (Desktop and Laptop)

Office space provides safe and secure environment where financial records are stored. Moreover, separate accounts office is important because of the confidential nature of financial records among the many records generated in school. Apart from having offices to operate from, secondary schools indicated that cabinets, box files, shelves, cashbox and computers were important in financial record management. The aforementioned infrastructure and equipment made it easy for schools to effectively store financial records. One Head teacher mentioned that;

Apart from having a separate accounts office, cabinets have been bought to ensure that all financial records generated are kept under key and lock. Among the many records generated in school, financial records are of greater importance because they border on money... The safety of financial records is priority for the school as such both physical and electronic infrastructure were available in school for prudent record management.

Another Head teacher mentioned that:

Physical financial records were stored in the office or strong room within the office for easy keeping, referencing, auditing and archiving. In addition, files, shelves, cabinets and computers were important for storing financial records.

Another Head teacher added that:

Financial records are ever being generated in school which must be consistently filed and stored for future use. Box file are handy in financial record management because financial records for a particular year are filed in a specific box file which can be retrieved whenever needed... School keep financial records for previous years which are used as reference material whenever need arises.

Hence, archiving of financial records is important as it is part of creating a data base. Financial records for previous years are kept safe in lockable cabinets where safety is guaranteed. Hard copy records are very delicate to keep because they are vulnerable to theft and their preservation depends on temperature. The metal cabinets provide conducive temperatures for hard copy documents to last long.

Office space is very important in keeping financial records in school because they provide space to do financial related work. However, some schools indicated not having a separate accounts office where all matter of financial nature were done. In such cases, the Head teachers' office was used for keeping financial records. Table 4.4 shows the office where financial records were stored in school. Generally, office space was available in school to store hard copies of financial records.

Table 4.5: Storage of Hard copy financial records

	Frequency
- Head teachers' office	3
- Accounts office	9

However, in as much as the research participants having indicated the availability of accounts' office in schools, it was observed that most of these work spaces were below standard of being called offices. In actual sense, they could be likened to storerooms which where improvised into offices. As such, these work spaces had limited space to accommodate financial records generated in school and both ventilation and lighting was very poor. One Accounts' assistant from one school remarked that:

The room I operate from is very small and befits the standard of an office because it is a small working space which was initially used as a strong room... But due to lack of office space in school, it has been turned into an accounts' office.

Another Accounts assistant indicated that:

As you can see, this room is small to be used effectively for all accounts work. Ventilation is poor and due to limited space, important files are kept in the Head teachers' office.

She further added that, the office space was not secure because of its location. It was observed that some rooms converted into accounts' offices were not located close to the administration block as expected. As such, the locational disadvantage rendered these office space unsafe and vulnerable to burglary.

4.5. Record Management tools

The study revealed that record management in secondary schools involved having a number of documents. Among the notable record management tools in secondary schools were: registry manual, assert register, stores ledger and cash book. One Head teacher mentioned that:

In school we use the registry manual as reference manual on general record management. In addition, asserts register is also used to enter all asserts in school because it determines the worth of the school. The registry manual is handy in guiding the officers in school on records creation of various forms and other related procedures involving record keeping.

Another Head teacher pointed out that:

Various goods were bought in school from venders and such were recorded in the stores ledger book. This book was handy and standard in entering stock brought in school and also the stock which remain after issuing was done by the stores officer. The stock ledger is handy for auditing purposes in school by keeping track of all stock and also whenever external auditors visited the school to carryout routine auditing, hence, the stock ledger provided checks and balances.

However, some record management tools were not available in secondary schools. Various weaknesses were identified in financial record management in schools. Having all the record management tools in schools could enable Head teachers effectively and efficiently manage

all records include financial records. Record management policy and record retention and disposal schedule were not available in secondary schools. The aforementioned are important record management tools which are a must have if record management is to be followed prudently. In addition, the participants in this study expressed ignorance of the existence of these important record management tools. One Head teacher mentioned that:

I just hear that there is a record management policy but I have never come across from the time I started work. All I know are a few tips on record management ... The presence of record management policy in school would help improve record management in schools which has continued to be poor and inconsistent. Financial record management could better be improved through empowerment to information through policy in information management.

Having an understanding of the lifespan in record management is very important as it can give proper guidance on how long specific records can be kept in school. Many are the times that records are kept in school for longer duration of time against the stipulated schedule. Most Head teachers and Accounts assistants in school do not understand the record retention and disposal schedule which must be followed. Limited knowledge in this area is prevalent because the research participants expressed ignorance on the length of time for keeping financial records in school. One Head teacher indicated that:

Financial records as far as 2010 are archived in the accounts office in box files. It is very difficult to get rid of these records easily because they may be requested by other authorities when need arises. ... The sensitivity attached to financial records makes it difficult for schools to dispose of these records easily among many other records kept in school. Moreover, space is limited in schools to archive all financial records effectively for previous years.

Another Head Teacher lamented that:

Financial records for the past decade were available in the accounts office in the cabinet. The past financial records were making it difficult to accommodate new records because of the limited space available in the accounts office. On the other hand, disposing of such records is very difficult because the disposal schedule was not known by most controlling officers. However, most school indicated archiving financial records in school for at least the past five years.

One Head teacher indicated that:

Traditionally, financial records were allocated specific box files which are labelled by year and category. This made it easy to check at a glance for any record of financial nature for the past years in case of an inquiry. Financial record in hard copy had always existed in schools which provided information about finances in the past years. In addition, filling was used as an effective method to keep hard copies of financial records in schools before the intensification of computers. Hard copy records were still popular in schools even if computer technology was used alongside in record management.

Record management in secondary schools is faced with a number of challenges as indicated by the respondents. Among the many challenges experienced in financial record management in secondary schools included; misplacement, theft and vandalism of financial records which were rampant rendering the whole process of record management vulnerable. However, consistency in updating and filling of financial records was common in schools.

Misplacement of financial records is experienced regularly in school especially where hard copy is concerned. Naturally, hard copy of financial records are easily misplaced when handled without care. The need to file hard copy format of financial records cannot be over-emphasized because of the high probability of getting lost.

Schools are prone to theft in various forms which render records in school at risk. Once the accounts office is broken into, financial records could be lost or misplaced in the process. The need to secure offices in school is a mammoth one because of the

School infrastructure and property is vulnerable to vandalism. The study revealed that school property was prone to vandalism leading to loss and damage of financial records. Computers used in storage of records once vandalized can lead to loss of information in from of financial records.

Generally, record management is not taken done with the seriousness it deserves, as such, funding is inadequate. Procurement of financial record management tools and equipment is not taken seriously to guarantee proper and consistent record management. One Head teachers indicated that:

Record management tools were ever in short supply in school due to non-availability of funds to procure these important tools. In most cases, financial records for the previous years were carried forward into a new

year because no proper budgeting was done for new recording at the beginning of a new year.

She further added that updating of financial records is erratic in such cases because gaps are created whenever recording of financial information is relaxed. In addition, paper work is labour intensive and the accounts assistant is under immense pressure to adequately update records effectively.

With regard to security measures and disaster preparedness in financial record management, secondary schools in Lusaka indicated commitment to ensure that all records are protected. As mentioned earlier, financial records in schools were vulnerable to misplacement, theft and vandalism which in turn created information gaps. One Head teacher mentioned that:

Misplacement of records is very prominent in school especially when the filing process is poor. Many are the times that hard copies are misplaced within the accounts office. As such, measures are important to ensure that financial records are complete.

Another Head teacher added that:

Misplacement of financial records had created gaps in schools has negatively affected effective record management as well as accountability of financial resources handled by the school.

Incidences of theft in secondary schools had increased in the recent past. Schools had experienced break-ins which led to loss of property and relevant documents. One Head teacher mentioned that:

We have experienced theft in school where thieves have broken into offices and stolen property. Documentation is not spared as it is scattered among other records kept in school. Schools lack proper security to effectively curb theft in school as such, vandalism of infrastructure is rampant in secondary schools.

Another Head teacher added that:

Vandalism of school infrastructure was on the increase where offices were damaged through acts of theft. School property used as information banks such as computers were not spared from damage.

The Head teacher further added that Laptops used in the accounts office to record financial information were often stolen. In such a case, valuable information on books of accounts were rendered vulnerable.

In as much as office space was available in schools, much was desired for schools to have conducive work space big enough to accommodate office work. The increase in use of paper to record financial information had become a big challenge for most accounts' assistants. One Accounts' assistant indicated that:

Paper work has made our work as accountant very difficult because much of the work involved physical updating documents. Various records of financial nature have to be filled in on regular interval which is very taxing on the part of accounts work. The work routine has become so tiresome because sometimes accounts work involves movements to make payments, deposits and withdrawals.

Another Accounts assistant added that:

Soft copy templates are also used in financial recording apart from the bulky paper work. This has compounded the work of the accountant who has to schedule various activities especially at the start of the term.

He further added that, too many deadlines in accounts work through submission of similar financial records in both hard and soft copy was putting a toll on the work of accounts assistants. In addition, the quality of financial records generated in schools was compromised in most instances. In other word, accounts' assistants felt that there was too much duplication of work were record financial records were concerned.

Lack of disposal schedule of financial records was indicative in secondary schools. The research participant complained that the disposal schedule of financial records in school was absent making it difficult for schools to archive such documents. One Head teacher mentioned that:

We have been keeping hard copy financial records for as far back as the year 2007. The old financial records have taken up space in my office because they cannot be accommodated in the accounts' office. This has made proper storage of financial record difficult and inconsistent. Schools need to be sensitized on a uniform disposal schedule of financial records to be followed to promote accuracy and consistency in record management in schools. In addition, schools had variations in this vain

because they were not clearly guided on the duration and lifespan of financial record in schools.

4.6 Security Measures to protect financial records

With regard to measures put in place by schools to secure financial records, individual schools had put deliberate measures both in the short and long term to safeguard financial records. The filing process of records was evident in schools as an important custom among the officers entrusted in the creation and storage of financial records. One accounts' assistant indicated that:

Immediately financial records are created, filing must be done there and then in specific folder and files for safe keeping. This is done to ensure that there is order in record keeping for easy retrieval whenever need arose. Filing is part of security system for financial records.

Schools indicated that security of the school in general and offices in particular had improved to safeguard financial records especially the accounts office. One Head teacher mentioned that:

In order to improve the security system of the accounts office, burglar proofing has been done to reduce vulnerability to thefts in schools which have become rampant.

Another Head teacher added that:

Security in school was high by adding new locking system which are automated. In addition, the locking system had been improved to ensure that financial records were protected in school. It was observed that rooms used as accounts' offices had the roof secured with burglar bars to prevent thieves breaking in through the roof as experienced in the recent past.

Head teacher from one school mentioned that:

Physical security in school had improved by employing additional manpower to maintain security in school especially during the night. Private security firms had been engaged to provide physical security in school during night hours.

He added that the number of security guards was increased to improve the security system of the school in general. He further pointed out that, improvements in overall security of the school was important in securing records among the many other important document generated and stored in school.

Financial records should only be accessible to few individuals in school. This is because financial records are highly confidential records which are highly sensitive. Due to the sensitive nature of information recorded, Head teacher ensured that access to financial records was limited to a few privileged individuals. One Head teacher from school A mentioned that:

Access to the accounts office and the financial records kept therein is limited to the Head teacher, Deputy Head teacher and the accounts assistant to ensure confidentiality of finances in school as a security measure.

Keeping of financial records in both hard and soft copy provides backup of information in case one format is lost or compromised. As part of creating an information bank, schools ensure that they create both soft and hard copy of financial records every time financial records are generated. One Head teacher from school N indicated that:

We ensure that both soft and hard copy formats of financial records are generated and stored in school. Computer technology has helped to create effective backup of financial records because information is stored in various formats.

He further added that generating financial information in various formats had increased the workload of the accounts assistant in school who was mandated to complete both tasks. In addition, Head teachers' made sure that financial records were adequately generated, completed and filed as required. Head teachers' added that for reporting and auditing purposes, the use of computer technology had improved efficiency and effectiveness in schools. One Head teacher added that:

Periodic submissions of financial information in soft copy format had enhanced security of financial records which was mostly done electronically.

With regard to hard copy records, the accounts assistant in school ensured that filing was done consistently for new financial records generated. Box files were handy in this aspect because specific files were constantly opened whenever need arose to file related records by the accounts assistant in school. Labelling of files was done to easy access to information recorded. In addition, schools had continued to generate new financial records while safeguarding existing records in school.

However, schools indicated that disaster preparedness plan was absent. Schools expressed ignorance about deliberate measures which had been put in place to ensure that they were ready for any unforeseen eventualities in financial record keeping. One Head teacher mentioned that:

As a school, we have not put up a disaster preparedness plan. We have not valued this aspect in records management in school.

Another Head teacher hinted that:

We may come up with a disaster preparedness plan in the near future but as for now it does not exist.

The sentiments from the respondents were indicative enough that schools were did not have disaster preparedness plan were financial records management was concerned. The idea of disaster preparedness seemed strange to the respondents. As such, funding in records management was rampant in public schools.

4.7. Summary

This chapter presents the findings of the study. Regarding the first objective which sought to find out on staff training in record management, evidence indicated that most of the respondents were trained in record management because they possessed professional qualifications of Diploma and above. However, a small number of respondents on the contrary expressed limited knowledge on financial record management at school level due to inexperience on the job.

For objective two which sought to identify the kind of financial records kept in public secondary schools in Lusaka District findings revealed that, balance sheet, cash flow statement, receipt books, practical fees and identity card fees record among some of the notable financial records found in public secondary schools in Lusaka District. This finding is evident enough of the complex nature of finances handled in schools. Financial records were generated locally in schools through the accounts assistant who was mandated to ensure that financial records were generated and complete. In addition, hard and soft copy were the two main formats for keeping financial records in secondary schools. The storage of financial records was done using both traditional and modern methods where hard copy was supplemented by electronic copy using computer technology.

Regarding the third objective, which sought to determine the available infrastructure for prudent management of financial records in secondary schools in Lusaka District, findings indicated that various infrastructure was available where financial records were kept. Both the Head teachers' and accounts assistants' offices were used for storage of financial records. Furthermore, findings showed that in addition to office space being available in schools, cabinets, box files, shelves, cashbox and computers were important in financial record management. Among the notable record management tools in secondary schools were: registry manual, asset register, stores ledger and cash book. However, record management policy and record retention and disposal schedule were not available in secondary schools which are important financial management tools.

The study also indicated that, inasmuch as the schools experienced a number of challenges in financial records management, a number of deliberate measures had been put in place at school and district scale to ensure that financial records were safeguarded at all times. Burglar proofing of accounts office, improving physical security, limiting access to accounts office, creation of both soft and hard copy formats of financial records were some of the notable measures taken by schools to protect financial records. However, schools indicated not having disaster preparedness plan in records management.

The next chapter brings out the discussions based on the findings.

CHAPTER 5: DISCUSSION OF FINDINGS

5.1. Overview

The foregoing chapter presented findings of the study on *the state of financial record management in public secondary schools in Lusaka District, Zambia*. This chapter continues with discussion of the findings.

5.2 Staff Competence in Financial Record Management

Regarding staff competence in financial records management, findings indicated that staff involved in financial records management were qualified professionally having diploma as the least qualification on the job. Through accounts assistants, schools were able to create, use and store financial records as required by law for enhanced operations. Most of the staff indicated having attended workshops in records management at district level where planning workshops were used re-orient officers in financial records management. However, some members of staff indicated having challenges in financial records management because they lacked adequate knowledge on best practices in financial records management. In as much as financial records were available in secondary schools, some authorities expressed limited knowledge and skills in financial record management was evident because they knowledge and experience among staff indicated knowledge in records management in general and not specifically to do with financial records. This entails that financial record management left much to be desired because accounts assistant were not so knowledgeable in financial record management. This finding is similar with Mpolokeng (2011) who stressed limited of knowledge and skills among school authorities in financial record management. Hence the need for capacity building of accounting staff was inevitable in school to ensure that prudent financial record management for the future. This finding was not in tandem with the continuum theory of record management.

5.3 Types of Financial Records in Secondary Schools

The findings of the study revealed that a number of financial record were utilized in secondary school. Notably, balance sheet, cash flow statement, receipt book, practical fees and identity card records. Most financial records evident in secondary schools were generated and archived by respective schools.

Balance Sheet, Cash Flow Statement, Receipt book

Balance sheet, cash flow statement, receipt books, practical fees and identity card fees record were among some of the notable financial records found in public secondary schools in Lusaka District. Schools remained traditional in the generation and storage of records because most financial records kept in schools were hard copy format. However, technology was used alongside with hard copy in financial record management. Secondary schools embraced both hard and soft copy to provide backup of information. This finding is buttressed by Mulauzi, Munsanje and Mtanga (2014) who indicated that records were stored in both soft and hard copy formats. In addition, hard copy was a common format of financial records in schools because they were considered cheap and more accessible unlike soft copy which required access equipment. In addition, schools indicated willingness to modernize financial record management by utilizing computer technology for the purposes of generating and storing information of financial nature. Hence, migration to computer technology was inevitable in smooth operation of schools where financial record management was concerned. This finding is in tandem with the continuum theory of record management which holds the simultaneity aspect of record management because schools had embraced both traditional and modern trends in record management where both paper and soft copy formats were used in financial record management. As such, schools were archiving financial records using both paper and electronic mode which created information backup necessary to foster organizational proficiency.

In addition, financial records generated by schools were stored in offices after the filling process. At the same time, archiving of financial records was evident in schools. Schools had created archives of financial records for the past years. Schools had created data bank of financial records which were used for reference whenever need arose. This indicated that schools were involved in financial record management. This finding was supported by Odeyemi, Issa and Saka (2011) who revealed that record management involved storage, retrieval and use of information. This finding is indicative that record management involved many processes starting from creation through to archiving. In relation to the Continuum theory of record management, schools indicated that financial records were immediately archived at creation.

Moreover, it was clear that secondary schools valued financial records which served various purposes especially decision making on various matters. The value attached to financial record management cannot be over-emphasized because schools are public institutions which handle public funds. Additionally, various types of financial records were handled by schools which indicated the complex nature of schools as institutions providing service to the general public. As such, financial record management was very important to schools because decisions were made on various matters of interest. Furthermore, financial records in schools were not only used locally in school but also externally whenever need arose. Head teachers' confirmed that financial records were handy during routine audit. This entails that record management of financial nature served as audit tools of all transactions taking place in school.

In addition, accounts' assistants as creators of financial records, were involved in archiving of such records once created. Schools did not have independent personnel employed to do the record filling process but accounts' assistants were mandated to do the needful by filling the records at the same time. This finding is supported by the Continuum theory of record management which emphasize active involvement of record creators from creation stage to archive. Hence, the process of financial record management in schools was a mammoth task because the record creator was expected to complete the many other tedious processes of filling, archiving and retrieval whenever need arose. Furthermore, work activities in financial record management was so taxing for the accounts; assistants whose main job was to perform accounting tasks and creating financial records through reports but archiving had become part of their job. In general, various financial records existed in schools which are used in running of schools. With regard to the conceptual framework adopted, good record management enhanced financial record management in the quest to promote accountability, transparency and school effectiveness. However, the conceptual framework was weak as it did not highlight the endemic processes involved in financial record management in schools from record creation, filling and storage.

5.4 Infrastructure for Financial Record Management

With regard to infrastructure availability in school for financial record management, the study revealed that both infrastructure and equipment were available for creation, storage

and retrieval of financial records. Office space was readily available for good storage of financial records in public secondary school. In addition, the filling process required a number of equipment which was provided by individual schools.

5.4.1 Office Space and Related Equipment

Office space was provided by the school where accounts assistants generated financial records as they do routine work activities. Schools have always provided working space for school accounts' assistant. However, office space was limited in certain instances which compromised effective financial record management in schools. The need for space was evident in schools because storage of financial record was done using the Head teachers' office due to limited space. In addition, schools improvised rooms in school which were used as accounts' office. This entailed that office infrastructure was a challenge in financial record management.

Prudent financial record management in schools require associated equipment which is used alongside the office infrastructure. Secondary schools showed commitment in financial record management by providing metal and wooden cabinets, box files, shelves cash box and so on.

Cabinets were presents in accounts offices where files containing financial records where stored. In some schools, filling was done in an orderly manner where box files for particular records were labelled indicating the content and year. This made it easy to retrieve such document whenever need arose. In addition, both desktop and laptop computers were used for generating, storage and retrieval of financial records in schools. Computer technology was handy in generating soft copy format of financial records. Use of computer technology was evidence enough to indicate that financial record management in schools had integrated computers alongside traditional trends in record management. The need to embrace electronic records was evident in schools where reports and financial planning records were concerned. On the other hand, electronic records provided backup to the hard copy records. This finding is in line with Mulauzi, Munsaje and Ntanga (2014) who claimed that electronic records provided information backup. Computers where handy in creating information banks because financial records could be saved using various formats.

In addition, some record management tools were available in schools. Registry manual, asset register, stores ledger and cash book were the notable financial record management tools used in schools. This implied that secondary schools were committed to use available record management tools to enhance financial record management.

However, record management policy and record retention and disposal schedule were not available in secondary schools. This implies that secondary schools were missing out on important must have record management tools. Lack of the aforementioned record management tools in school had potentially compromised effective financial record management. Absence of these important record management tools meant schools had gaps in record management cycle because originators of records missed out on important information on various matters regarding record management. This evidence was consolidated by the earlier claim that accounts' assistants lacked important skills and knowledge needed for prudent record management. This finding is buttressed by Mulauzi, Wamundila, Mtanga and Hamooya (2012) who indicated the absence of policy in the country on how to dispose records. Hence, lack of disposal schedule of records in schools is a matter of national concern in all government departments. As such no clear guidelines exist on the correct disposal schedule for financial records. It is for this reason that even old financial records which had outlived their usefulness were still being archived in some schools. In relation to the Continuum theory of record management, this finding treats the creator of financial records as passive and reactive individuals. Hence, disposal schedule problem in schools was a matter of policy inadequacy by government for all public institutions.

Financial record management in schools faced a lot of challenges. The many challenges faced by schools have compromised the state of financial records. Challenges being part of everyday running of schools, financial record management was not an exemption. Misplacement, theft, vandalism, limited space, lack of adequate equipment, limited financial resources and lack of training were some of the notable challenges confronting overall record management in schools. This finding is in line with Mulauzi, Hamonga and Munsanje (2015) who indicated that inadequate financial allocation to record management programmes, lack of adequate training of staff in records management and limited storage facilities and equipment as some of the challenges faced in record management.

5.5 Records Management Tools

Schools indicated that the registry manual was an important records management tool used in public secondary schools in Lusaka District. Most public schools relied on this important document which has guidelines regarding creation and storage of records in general. This implied limitation in schools of the disposal schedule of records especially those of financial nature because the registry manual indicated such inadequacies on the records retention period.

Schools did not have a clear disposal schedule for financial records. Schools indicated that they did not have a time frame of when and how to dispose of financial records. This indicated gaps in effective financial record management due to disjointed nature of activities expected in proper and well organized record management. This finding was supported by Kenosi (2011) who found that schools lacked retention and disposal schedule. This finding was at variance with the continuum theory of record management on the role of records professionals at school in terms of proactive and post custodian. However, role of records professionals in school is supported by the life-cycle theory which emphasize the passive and reactive role of schools in record management. This implies that school authorities did not fully engage in decision making on records disposal because no clear guidelines existed to guide schools on this process.

5.6 Disaster Preparedness in Financial Record Management

Record management in general is a daunting task which requires implementation of deliberate measures aimed at mitigating anticipated disaster in the life of financial record management. The need for schools to be ready for any possible source of threat to creation up to archive of financial records cannot go without mention. Efficient and effective financial record management in school must be taken with the seriousness it deserves for school to continue benefiting from financial records kept in school. Information is a powerful tool which schools use on daily basis to plan and implement activities. Schools indicated characteristics of disaster preparedness in financial record management by suggesting possible ways and means to improve the overall process of record management.

In the quest to secure financial records, schools indicated that security was prioritized by individual schools to protect the many assets therein. Schools authorities exhibited commitment towards improving physical security. Security guard were employed in school to improve the security system which in turn reduced theft and burglary experienced in the past. Improving security system means securing financial records archived in school. In addition, offices were secured including accounts' office where most of the financial records were stored. On the other hand, schools had restricted access to financial records archived in school to unauthorized individuals and groups. However, access to financial records was done by authorized persons.

Financial records were created and archived simultaneously in school in both hard and soft copy. School authorities indicated intensified record keeping using in electronic format using computers. Computers have taken record management to another level by providing backup of financial records. Schools had created database where financial records were archived once created. Computers ensured that backup was created which could be accessed easily when need arose.

Action plan development on various aspects of school management had become very common. However, schools indicated non-availability of disaster preparedness plan regarding financial records management. Nonetheless, some schools were in the process of developing record management action plan for individual schools in the quest to improve overall record management in school. The action plan would accommodate aspects of financial records which were important in smooth running of schools.

Traditionally, financial records have been created and stored using paper copy and schools underscored the need to expedite the filling process of such records consistently. As such, schools indicated the need to improve budgetary allocation towards buying equipment needed in financial records management.

5.7 Summary

The chapter discussed major findings in relation to the theory and literature reviewed. It presented the discussions using objectives as subheadings.

The first objective assessed staff competences in financial records keeping in selected public secondary schools in Lusaka district. The discussions indicated that school staff was qualified on the job through faced challenges in ensuring that financial record management was tenable. However, school staff entrusted with the creation of financial records ensured that financial records were generated, stored and used in schools to improve school management.

The second objective sought to identify the kind of financial records kept in public secondary schools in Lusaka District. The discussions around this objective indicated that, balance sheet, cash flow statement, receipt books, practical fees and identity card fees record among some of the notable financial records found in public secondary schools in Lusaka District. This finding is evident enough of the complex nature of finances handled in schools. Financial records were generated locally in schools through the accounts assistant who was mandated to ensure that financial records were generated and complete. The storage of financial records was done using both traditional and modern methods where hard copy was supplemented by electronic copy using computer technology. Both the Life-cycle and Continuum theories indicated that schools were involved in the creation of financial records as well as their management. Literature also indicated that both hard and soft copy records were generated in schools.

Regarding the third objective, which sought to determine the available infrastructure for prudent management of financial records in secondary schools in Lusaka District. The discussions around this objective showed the various infrastructure available where financial records were kept. Both the Head teachers' and accounts assistants' offices were used for storage of financial records. Furthermore, discussions showed that in addition to office space being available in schools, cabinets, box files, shelves, cashbox and computers were important in financial record management. Among the notable record management tools in secondary schools were: registry manual, asset register, stores ledger and cash book. However, record management policy and record retention and disposal schedule were not available in secondary schools which are important financial management tools. This revelation was in line with the Continuum theory of record management which stressed the content, context and structure of financial records kept in schools.

With regard to the final objective which sought to find out the security measures established to protect financial records in public schools in Lusaka District. The discussions indicated that, school had put up deliberate measures to ensure that financial records were protected in school through enhanced security system in offices where financial records were kept. However, poor security was rampant in schools which compromised the security of records in school. In addition, disaster preparedness plan was not evident in the schools visited as it seemed strange among the respondents.

The major themes that emerged in the study were highlighted under each objective.

The next chapter brings out the conclusion, theoretical relevance and recommendations based on the discussions.

CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS

6.1 Overview

The previous chapters, chapter one introduced the study, chapter two dealt with literature review, chapter three highlighted the methodology adopted by the study, chapter four brought out the findings of the study and chapter five discussed the findings in relation to the Life-cycle and Continuum theory. Chapter six brings out the conclusion, Theoretical relevance and study recommendations.

6.2 Conclusions

The current study sought to assess the state of financial record management in public secondary schools in Lusaka District, Zambia. The researcher was prompted to conduct this study because little was known about the state of financial records management in public secondary school of Lusaka District. The objective of the study were:

i) To assess staff competences in financial records keeping in selected schools in Lusaka district. ii) To identify the kind of financial records kept in public secondary schools in Lusaka District. iii) To determine the available infrastructure for prudent management of financial records in secondary schools in Lusaka District, And iv) To find out the security measures established to protect financial records in Lusaka District.

The study used descriptive research design and utilized interviews to collect data from the respondents. The study employed Purposive sampling. As indicated in the previous paragraph, the first objective sought to assess staff competences in financial records keeping in selected schools in Lusaka district. The findings indicated that staff entrusted in creating financial records was qualified for the job and exhibited competence in financial records keeping. However, some members of staff indicated having various challenges in financial record creation due to limited experience on the job.

The second objective sought to identify the kind of financial records kept in public secondary schools in Lusaka District. Balance sheet, cash flow statement, receipt books, practical fees and identity card fees record among some of the notable financial records found in public secondary schools in Lusaka District. This finding is evident enough of the complex nature

of finances handled in public schools. Financial records were generated locally in schools through the accounts' assistant who ensure that financial records completed before being stored. The storage of financial records was done using both traditional and modern methods where hard copy was supplemented by electronic copy using computer technology. Both the Life-cycle and Continuum theories indicated that schools were involved in the creation of financial records as well as their management. This implies that financial record management involved creation, filling and archiving of financial records.

The third objective, which sought to determine the available infrastructure for prudent management of financial records in secondary schools in Lusaka District. The findings around this objective indicated that various infrastructure was available school where financial records were kept. Both the Head teachers' and accounts assistants' offices were used for storage of financial records. Furthermore, study disclosed that in addition to office space being available in schools, cabinets, box files, shelves, cashbox and computers were important in financial record management. Among the notable record management tools in secondary schools were: registry manual, assert register, stores ledger and cash book. However, record management policy and record retention and disposal schedule were not available in secondary schools which are important financial management tools which was in line with the Continuum theory of record management which stressed the content, context and structure of financial records kept in schools. This implied that

The fourth and final objective sought to find out the security measures established to protect financial records in Lusaka District. Schools indicated various measures put in place to safeguard financial records by creating financial records in various formats and ensuring that physical security was provided by the schools. However, schools did not show characteristics of having disaster preparedness plan in financial record management. In the quest to secure financial records, schools indicated that security was prioritized by individual schools to protect the many asserts therein. Schools authorities exhibited commitment towards improving physical security. However, security was one of the notable challenging tasks confronting schools in financial records management.

6.3. Theoretical Relevance

The general findings of the study feeds into the theoretical models adopted for the study. Aspects of financial records management were evident in public schools in Lusaka District. The Continuum theory of record management sits well with financial record management in schools. However, some aspects of the Life-cycle theory of record management apply in financial record management in schools. Hence, both theories can be adopted in financial record management in secondary schools. Financial records were created, stored and used by school authorities with a view to improve the management of the education system. However, role of records professionals in school emphasized the passive and reactive role of schools in financial records management. This implies that school authorities did not fully engage in decision making on records disposal because no clear guidelines existed to guide schools on this process.

On the other hand, regarding the conceptual framework adopted, the study indicated that financial records were used to improve overt operations of schools through accountability for transparency through utilization of financial records in both soft and hard copy formats. However, the conceptual framework did not show how school could prudently improve the state of financial records management.

6.4. Recommendations

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

- i. The Ministry of General Education (MoGE) should initiate on-training programmes to sensitize Head teachers and Accounts' assistants on the best practices in financial record management to improve financial records management.
- ii. The government of Zambia through the Ministry of General Education must help schools to build modern office space for accountant to work from where all records of financial nature should be kept.
- iii. The Ministry of General Education (MoGE) with the Ministry of Finance and National Development Planning must work together to develop a harmonized

financial creation entry system in both hard and soft copy format to improve efficiency in financial record management.

- iv. The Ministry of General Education (MoGE) needs to formulate a financial record management strategic plan for all schools to enhance record management especially financial record management.
- v. The Ministry of General Education (MoGE) should help school to address technical and organisational challenges associated with computerization of records management to maximize benefits in financial management. In addition, electronic form of financial record must be promoted.
- vi. Schools should implement record management programmes to facilitate improved decision making improved decision making in schools relating to financial matters.
- vii. Individual school should come up with disaster preparedness plan in financial record management.
- viii. School should consider including a budget allocation of money for financial record management for the procurement of equipment used in financial record management.
- ix. Schools must consider developing an integrated record management system to improve record and archive work
- x. The Ministry of General Education (MoGE) should help public schools to develop routine record disposal schedule in terms of appraisal, retention and disposal.

6.5 Suggestions for further studies

The researcher recommends a study to be done on financial record management in schools in other districts.

A study should be done on the prospects of financial record management in promoting accountability, transparency and efficiency in public schools.

6.6 Summary

This chapter brought out the conclusion, theoretical relevance, study recommendations and suggestion for further study. The recommendations were based on the findings.

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APPENDICES

Appendix i: Introductory Letter to The Respondents

The University of Zambia

Institute of Distance Education

P O Box 32379,

Lusaka.

Dear Respondent,

RE: THE STATE OF FINANCIAL RECORDS MANAGEMENT IN PUBLIC
SECONDARY SCHOOLS IN LUSAKA DISTRICT, ZAMBIA.

I am a postgraduate student pursuing a Master degree in Educational Management at the University of Zambia. The objective of the study is to explore ways of Financial Records keeping in selected public schools in Lusaka District of Zambia.

I am now at the stage of gathering data and your institution has been selected purposively to participate in this research. The findings of this research are purely for academic purposes. Therefore, you are assured that your responses will be treated with utmost confidentiality.

Your response and cooperation will be greatly appreciated.

Thank you for accepting to be a respondent.

Anna Muhaswa

Appendix ii: Interview Guide for Head teachers and Accounts Assistants

UNIVERSITY OF ZAMBIA

INSTITUTE OF DISTANCE EDUCATION

Date:

SECTION A:

Biographic information of participants.

Please furnish the following biographic information:

1. Gender, _____
2. Age: _____

SECTION B: Staff competences in financial records keeping.

3. A. What is your highest academic qualification?

specify).....
.....

-
- B. Have you done any course or training in records management?

.....
.....
.....
.....

4. What is your current position at this school?

.....
.....
.....
.....

5. What are your years of experience in your current position at this school?

.....
.....
.....

6. Does the school have enough qualified staff to manage records?

.....
.....
.....
.....
.....

SECTION C: Types of financial records received and maintained

7. What type of financial records are generated and kept at your school?

.....
.....
.....
.....

8. In which format are the financial records kept?

.....
.....
.....
.....

9. Does your school have an electronic records management system?

.....

.....

.....

SECTION D: Available infrastructure for the management of financial records in schools.

10. Does your school have adequate storage to keep its financial records?

.....

.....

.....

11. What records equipment does the school use to keep financial records?

(Please Specify)

.....

.....

.....

12. Where do you keep your financial records?

.....

.....

.....

SECTION E: Availability of records management tools

13. What records management tools do you have as a school to effectively manage the records? (E.g. records retention and disposal schedule, records management policy, registry manual, etc.)

.....

.....

.....

SECTION F: security measures established to protect financial records and disaster preparedness

14. What risks are your records exposed to?

.....
.....

15. What measures have been put in place to protect financial records?

(Please Specify).....

.....
.....

16. What risks are your records exposed to?

.....
.....

17. Is there a written disaster preparedness plan for your school? If yes, what does the disaster preparedness plan cover?

.....
.....
.....
.....

THANK YOU FOR YOUR PARTICIPATION!

Appendix iii: Observation Schedule

DATE:

1. Availability of the following documents.

	YES	NO
Financial records manual		
Financial Records management policy		
Records retention and disposal schedule		
Classification and filing index		

2. Quality of the following documents.

	Poor	Good	Very good	Excellent
Financial records manual				
Financial Records management policy				
Records retention and disposal schedule				
Classification and filing system				

3. State conditions of the following.

	Poor	Good	Very good	Excellent
Storage facilities (shelves, cupboard, cabinets, etc.)				
Supplies (folders, file clips etc.)				
Working environment				
Lighting				
Ventilation				

THANK YOU FOR PARTICIPATING IN THIS RESEARCH

Appendix iv: Ethical Clearance



THE UNIVERSITY OF ZAMBIA

DIRECTORATE OF RESEARCH AND GRADUATE STUDIES

Great East Road | P.O. Box 32379 | Lusaka 10101 | **Tel:** +260-211-290 258/291 777
Fax: +260-1-290 258/253 952 | **Email:** director@drgrs.unza.zm | **Website:** www.unza.zm

APPROVAL OF STUDY

6th January, 2020

REF NO. HSSREC-2019-NOV-019

Ms. Anna Muhaswa
LUSAKA

Dear Ms. Muhaswa,

**RE: "THE STATE OF FINANCIAL RECORDS MANAGEMENT IN PUBLIC
SECONDARY SCHOOLS IN LUSAKA DISTRICT, ZAMBIA"**

Reference is made to your protocol dated 19th November, 2019. HSSREC resolved to approve this study and your participation as Principal Investigator for a period of one year.

Review Type	Ordinary	Approval No. HSSREC-2019- NOV- 019
Approval and Expiry Date	Approval Date: 6 th January, 2020	Expiry Date: 5 th January, 2021
Protocol Version and Date	Version - Nil.	5 th January, 2021
Information Sheet, Consent Forms and Dates	• English.	To be provided
Consent form ID and Date	Version - Nil	To be provided
Recruitment Materials	Nil	Nil
Other Study Documents	Questionnaire.	
Number of Participants Approved for Study		

Excellence in Teaching, Research and Community Service

Specific conditions will apply to this approval. As Principal Investigator it is your responsibility to ensure that the contents of this letter are adhered to. If these are not adhered to, the approval may be suspended. Should the study be suspended, study sponsors and other regulatory authorities will be informed.

Conditions of Approval

- No participant may be involved in any study procedure prior to the study approval or after the expiration date.
- All unanticipated or Serious Adverse Events (SAEs) must be reported to HSSREC within 5 days.
- All protocol modifications must be approved by HSSREC prior to implementation unless they are intended to reduce risk (but must still be reported for approval). Modifications will include any change of investigator/s or site address.
- All protocol deviations must be reported to HSSREC within 5 working days.
- All recruitment materials must be approved by HSSREC prior to being used.
- Principal investigators are responsible for initiating Continuing Review proceedings. HSSREC will only approve a study for a period of 12 months.
- It is the responsibility of the PI to renew his/her ethics approval through a renewal application to HSSREC.
- Where the PI desires to extend the study after expiry of the study period, documents for study extension must be received by HSSREC at least 30 days before the expiry date. This is for the purpose of facilitating the review process. Documents received within 30 days after expiry will be labelled "late submissions" and will incur a penalty fee of K500.00. No study shall be renewed whose documents are submitted for renewal 30 days after expiry of the certificate.
- Every 6 (six) months a progress report form supplied by The University of Zambia Humanities and Social Sciences Research Ethics Committee as an IRB must be filled in and submitted to us. There is a penalty of K500.00 for failure to submit the report.
- When closing a project, the PI is responsible for notifying, in writing or using the Research Ethics and Management Online (REMO), both HSSREC and the National Health Research Authority (NHRA) when ethics certification is no longer required for a project.
- In order to close an approved study, a Closing Report must be submitted in writing or through the REMO system. A Closing Report should be filed when data collection has ended and the study team will no longer be using human participants or animals or

secondary data or have any direct or indirect contact with the research participants or animals for the study.

- Filing a closing report (rather than just letting your approval lapse) is important as it assists HSSREC in efficiently tracking and reporting on projects. Note that some funding agencies and sponsors require a notice of closure from the IRB which had approved the study and can only be generated after the Closing Report has been filed.
- A reprint of this letter shall be done at a fee.
- All protocol modifications must be approved by HSSREC by way of an application for an amendment prior to implementation unless they are intended to reduce risk (but must still be reported for approval). Modifications will include any change of investigator/s or site address or methodology and methods. Many modifications entail minimal risk adjustments to a protocol and/or consent form and can be made on an Expedited basis (via the IRB Chair). Some examples are: format changes, correcting spelling errors, adding key personnel, minor changes to questionnaires, recruiting and changes, and so forth. Other, more substantive changes, especially those that may alter the risk-benefit ratio, may require Full Board review. In all cases, except where noted above regarding subject safety, any changes to any protocol document or procedure must first be approved by HSSREC before they can be implemented.

Should you have any questions regarding anything indicated in this letter, please do not hesitate to get in touch with us at the above indicated address.

On behalf of HSSREC, we would like to wish you all the success as you carry out your study.

Yours faithfully,



Dr. J. Mwanza

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CHAIRPERSON, THE UNIVERSITY OF ZAMBIA HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE - IRB

cc: Director, Directorate of Research and Graduate Studies

Assistant Director (Research), Directorate of Research and Graduate Studies

Assistant Registrar (Research), Directorate of Research and Graduate Studies