

# Financial Management Challenges Heads of Schools Experience in Public Secondary Schools in Mbeya Rural District, Mbeya Region, Tanzania

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**Abstract**— Tanzania has decentralized financial management decision-making to school leaders and their communities. Management of financial resources is essential for the expansion of the skillful and resourceful use of finances in educational institutions. Financial management is the fundamental element on which the success of any organization depends. Where management is weak, success is hard to ascertain. This study explored the financial management challenges heads of schools experience in public secondary schools in Mbeya rural district. The data were collected from 66 respondents using questionnaire and interview guide. The study used simple random sampling and purposive sampling techniques. The quantitative data were analyzed using Statistical Package for Social Science (SPSS ver. 20) and qualitative data were analyzed through content analysis. The study results revealed that, heads of public secondary school face common challenges particularly on budgetary, school accounts, financial reviews, financial accountability and financial recordings which in one way or another reduce work ability and responsibility. The study recommends that, heads of schools should be given full mandate on utilization of capitation grants and other funds, management workshops should be conducted to both heads of schools and teachers, and also there should be a need of organizing regular parental meetings to curb managerial financial challenges facing heads of schools on provision of quality education in public secondary schools. The government should lay down a policy on managerial skills training for the newly appointed and continuing heads of schools as this will enhance effective school management, hence better attainment of school goals and objectives.

**Keywords**— Heads of Schools, Financial management, Financial Management Challenges.

## I. INTRODUCTION

With increased school heads responsibilities, the demand for high quality and an improved education system for resolving the global demand of human capital to manage development programs is in need (Amirizei & Nwachukwu, 2018). Through financial management, administrators and management teams are able to manage the budget in a better manner and make informed decisions related to school budget (Espinosa, 2018). Financial management is one of the most fundamental practices in any organization in the world including educational institutions (Amirizei & Nwachukwu, 2018).

Tanzania has decentralized financial management decision-making to school leaders and their subordinates. Decentralization is believed to equip communities with better education compared to central authorities, since decentralization aligns schools with their local educational needs and preferences. School management and school heads are responsible for demonstrating accountability and transparency and delegating financial responsibility. The heads of schools are also responsible for income and expenditure, book-keeping, and other accounting works. The heads of secondary schools are required to have financial management skills, learning skills, analytical thinking skills, creative thinking skills,

problem solving skills, communication skills, teamwork skills, technological and digital skills, human relation skills and moral skills (Odide, 2021). Management of financial resources is essential for the expansion of the skilful and resourceful use of finances in educational institutions. Financial management is the fundamental element on which the success of any organization depends. Where the management is weak, success is hard to be attained (Owhondah, 2020).

In order for any institution or school to be succeeded, it should have proper utilization of its resources. The extent of educational goals and objectives of any nation would facilitate learning, enhance the acquisition of skills and knowledge for self-reliance and support improvement of the standard of living is a function of available finance resources and its effective management (Munge, Kimani & Ngugi, 2016). Effective school administration greatly focuses on optimal maximization of the financial resources to ensure that human, material and time resources are adequately or near-adequately provided to enhance effective and efficient in teaching and learning activities (Mercy *et al.*, 2014). The process of ensuring the proper use of funds, which are often scarce, are meaningfully sourced for, coordination and utilization in order to attain the purpose of allocation and accountability that leads to the term financial management and this is part of heads of secondary schools administrative functions (Vicente *et al.*, 2023). The financial management in schools is guided by many documents that are not available in some schools. School officials reflected different levels of appreciation for the efficacy of documents in ensuring that finances are appropriately managed (Espiritu, 2020). Most of the documents available for financial management are very useful in financial management in schools. The training sessions are held for the official in school financial management, a significant proportion from the quantitative data, indicated that training sessions were held (Robina, Bernard & Jack 2018). The study recommends continuously ensuring the availability of relevant guiding policy documents and financial management training sessions. The Ministry of Education should consider employing external auditors for checking school accounts in order to consistently prevent corruption and mismanagement of funds (Msoka, Muteti & Lyamtane, 2020).

This study is guided by Organization Systems theory which was developed by Hegel in the 19th century to explain historical development as a dynamic process which was used by Marx and Darwin in their work. The

Organization Systems theory is supported by the New Public Management Model (NPM) by Boston, Martin, Pallot & Walsh (1996) which is a management viewpoint model used by governments to modernize the public segment. The Organization Systems theory was also applied in America arms industry and later found application in education preparation, development and evolution amongst educationists. The Organization System theory is that which consists of various components and is the interdisciplinary study of systems in general, with the objective of elucidating principles that can be applied to all types of systems at all levels in all fields of research. Management of funds is not a stand-alone or an isolated activity but a process that exist in the school structure. Financial resources form the first important input in secondary schools.

Monetary resources are mainly derived from the parents and government. They are used in human and physical resources such as teaching and auxiliary staff, teaching and learning resources and school physical plant through a budget. The procedures within the system are the professional training and development offered by the Ministry of education and vocational training, regulation supervision services and professional growth. The output would be competence in financial management in public secondary schools. Therefore, it emerges that the school heads play a most important role in the management of school funds in public secondary schools. According to the model, there are three levels of conversion components which are interrelated and they include physical (school finances and infrastructure among others), human resources (teachers and other support staff) and time with effective education process. When managed skillfully, each conversion can expand the available resources and contribute to positive feedback. Education process can be affected by three major variables namely resources provision, material on which to work on and regulatory policies, ideas and attitudes which contribute to the education process.

The Organization Systems Theory is relevant to the study in that one of the main objectives of MoEVT is to ensure that the government avails funds for running school curriculum. Nevertheless, it is through a combination of strict implementation, budgeting and good reporting for MoEVT funds and all the other elements of secondary education that secondary schools in Mbeya Rural District can achieve their goals. The model system outcome is the process of both measurable and non-measurable value and in the long term process the measurable outcomes will lead to the

benefits of the society and to individual learners. Again, this theory is relevant to the current study since it advocates for a public sector management system that encourages prudent management of public resources. Additionally, this in turn demands that those in charge of the system should possess the necessary skills to effectively manage the resources as envisaged.

## II. LITERATURE REVIEW

Rupia & Musa (2022) found that heads of schools are not properly prepared to manage financial resources after being appointed to the new positions. This led them to rely only on experience to control finances and not technical knowledge. This contributed to misappropriation of school finances and lack of budgeting. Therefore, the government should employ a number of strategies to improve financial management in schools such as: hiring qualified school accountants, train school heads, school heads to observe proper budgeting and be transparent in financial disbursement. Also school heads should involve teachers in financial decision making. (Sittar & Munawar, 2022 and Rupia & Musa, 2022).

Wasiche et al., (2018), on the issue of procurement challenges facing the newly appointed heads of schools, the study found out that school debt, frequent changes in policy, delay in funds and influence from sponsors were the main procurement challenges. The financial accounting challenges are lack of accounting books, poor record keeping, fraud and theft and lack of financial skills. On the concern about financial budgetary challenges, the study found out that inadequate financial skills, influence from stakeholders, inflation and school debt were the budgetary challenges facing the newly appointed heads of schools. The significant auditing challenges are like delay audit reports, ignorance of heads of schools on financial skills, irregular auditing and doubling up of heads of schools roles in schools. Auditing challenges are real issues affecting the newly appointed heads of schools so they should undertake training on financial management that is a key tool in their new appointments (Sulasmi 2020). A study on preparation and induction of newly appointed heads of schools would expound the understanding of the present study (Ugiriwabo, Tuyishime, Nizeyimana & Ntahobavukira, 2023).

Chruy and Tiep, (2017), revealed that many financial management challenges face school heads directors, staff and teachers. Moreover, a relatively large number

of respondents claimed not to have received any formal training in financial management. Furthermore, revealed that almost all of the respondents either disagreed or strongly disagreed with the responsiveness of national budget allocation to schools' needs. This study recommended that, Ministry of Education, Youth and Sports should consider the needs and availability of school resources in each school and make the budget allocation accordingly. Wadasen, (2024), revealed that school heads experience challenges in financial management which include lack of training, weak financial management skills, lack and/or delay of funds, absence of financial support staff, poor collaborative planning, numerous bookkeeping tasks, unorganized record keeping, frequent changing of policies, absence of permanently stationed bookkeepers, and adherence to complex laws and policies. School heads have reported best practices which include collaboration with school focal person for budgetary planning and the keeping of financial records in a safe place (Yizengaw & Agegnehu, 2021). To address the challenges faced by the school heads, different strategies must be used include the hiring of school heads competent in financial management, continuing education and upskilling of school heads on financial management, empowering school heads on funds acquisition, assigning bookkeepers to all schools, maximizing school governance councils, documenting and sharing of best practices, and the conduct of further research in relation to school financial management (Ndongwe & Kangai, 2023).

Omollo, Atieno & Onyango, (2016) revealed that there was a problem in cooperation among the members caused by lack of team work and financial knowledge. The school board members sourced funds from fund raising, parental contribution, donors and individual contributions. It has also been established that the board members faced challenges in financial administration. School board members should be involved in regular financial training and budgeting to overcome the increasing economic challenges. Saqee, Sittar & Munawar, (2022) indicated that heads of schools lacked the basic skills in financial management since they could not make statements for preparing bank reconciliation. The exposure to management training, academic qualification, and administrative experience influenced public school heads competence in financial management. The heads had not attended even a single course in financial management which implies that most of the heads are managing the public funds or/resources on trial-and-error muddling

through and this is very dangerous as it may lead to wastage of resources and legal implications on the part of heads who may unintentionally mismanage the funds. Heads are required to take mandatory training in financial management to enable them to manage schools more effectively and efficiently (Lacsa, 2022). Universities and teacher training colleges should revise their curriculum with a view to include courses on financial management aspects in schools and the ministry should set aside funds for in-service training.

### III. RESEARCH METHODOLOGY

The study employed both qualitative and quantitative research approaches in collecting, analyzing and interpreting the obtained results. The target population involved people or respondents from 5 wards and 6 public secondary schools in Mbeya Rural District. The study employed purposive sampling and simple random sampling whereby each person has an equal chance of being selected and the required sample size of respondents was purposively and proportionally selected from each selected secondary school. The sample size involved 66 respondents. The study employed convergent parallel research design as a framework to guide the fact under study. Qualitative data were analyzed thematically and quantitative data were analyzed using frequencies and percentages using Statistical Package for Social Science (SPSS version 20). On the issue related to validation of instruments, it was observed by creating friendly atmosphere and avoiding any ambiguous instructions as well as by seeking experts opinions from the supervisor. For qualitative data, the researcher ensured trustworthiness through credibility, transferability and conformability. The researcher used the split-half technique to assess the reliability of data. Thus, in this study, the researcher used SPSS version 20 to examine the strength of the instrument whereby the piloted questionnaire was recorded by numbers and then coded into SPSS programme in the scale for processing and interpretation. The researcher was assisted by Cronbach Alpha to measure the results answered by respondents by looking at the value percentage.

### IV. FINDINGS AND DISCUSSION

This chapter presents the empirical findings of the study which aimed to assess the financial management challenges heads of schools experience in public secondary schools in Mbeya Rural District. The findings

are presented in a mode which allows a logical flow of ideas as governed by the study objectives.

#### Socio-demographic characteristics of respondents

Respondents' demographic characteristics were gathered through the administered questionnaires and interviews. Demographic characteristics were age, education level and work experience. The respondents' characteristics gathered enabled the researcher to get the background characteristics of the respondents in relation to the study. This is essential for determining reliability of the data from study area.

#### Age of the Respondents

The study findings (Table 1) show that in the six selected public secondary schools, 24.2% of teachers aged below 35 years, and 39.4% aged between 36-44 years while 36.4% of teachers are above 45 years. The findings implies that teachers in the six public secondary schools from the five selected wards knew very well how financial management challenges face heads of public secondary schools.

Table 1. Years old of the respondents

Age	Frequency	Percent
Below 35 years	16	24.2
Above 35 years	26	39.4
Above 45 years	24	36.4
Total	66	100.0

#### Education Level of the Respondents

Education stands as a cornerstone of a nation's culture as well as an absolute necessity for economic prosperity and long-term national growth. Education is the bedrock of Nation genuine societal, political, and economic development. The study findings revealed that 53% of teachers had bachelor degree in education while 42.4% of teachers had a diploma in education and 4.6% had master degree in education (Table 2). Teachers with bachelor degree were mostly found in selected public secondary schools in Mbeya Rural District. The findings imply that financial management training is well known and understood about its meaning and advantages to the teachers. Also, the study findings imply that education is the foundation of sustainable development and is a central place in the transformation of individual lives as well as world economies. School management should provide a considerable portion of its resources in education



aiming at empowering the people with necessary skills, knowledge and expertise.

*Table 2. Level of education of the respondents*

Education level	Frequency	Percent
Diploma	28	42.4
Degree	35	53.0
Masters	3	4.6
Total	66	100.0

### Experience of the Respondents

The study results (Table 3) revealed that the majority of respondents 65.2% reported having below 10 years of work experience, followed by 34.8% of those with above 10 years of experience. This means that teachers have good work experience and had valid levels of understanding about the issues related to financial management challenges facing heads of schools and being able to provide valuable insights into the subject matter.

*Table 3. Work Experience of the respondents*

Work experience	Frequency	Percent
Below 10 years	43	65.2
Above 10	23	34.8
Total	66	100.0

### Financial Management Challenges Heads of Schools Experience

The challenges facing heads of public secondary schools on budgetary, school accounts, financial reviews, financial accountability and financial recordings are the most common factors which reduce work ability and responsibility (Wairima & Nasieku, 2019). The study found that heads of secondary schools still faced challenges in managing financial resources of secondary schools and training of principals in financial management in some parts not effective. This is caused by lack of motivation and insufficient time to attend training programs hampered for provision of financial management. The following were the areas of challenges as revealed by respondents supported by different literatures from different scholars;

### Procurement Procedures and Accounting Guidelines

The study findings revealed that out of 66 respondents interviewed, 31 (47.0%) strongly agreed and 33

(50.0%) agreed about the subject matter (Table 4). This implies that heads of public secondary schools face challenges which reduce their ability of performing school financial activities in respectable manner.

*Table 4. Compliance to the procurement procedures*

Level of agreement	Frequency	Percent
Strongly agree	31	47.0
Agree	33	50.0
Disagree	2	3.0
Total	66	100.0

The findings converge with the statement of one of the participants who said that;

“Heads of schools are always not allowed to leave any amount of fund in school account according to the stated guidelines. This makes them to face challenges on making decision about procurement and accounting guidelines. So, the amount of fund brought accordingly to the number of students but it does not specify on how to follow the procurement procedures. The government is providing us with fund based on the number of students in the school; but the financial administrative activities are very difficult to run which limits the procurement and accounting activities” (Interviewee, 2024).

Another participant shared the views on the subject matter by saying;

There is a need for the government to undertake workshops and staff development especially to the school heads and deputy heads on financial matters instead of auditing to find out faults. Due to that, Staff development like the heads, deputy heads and the school’s development Committee can reduce financial management errors and incompetence (Interviewee, 2024)

### Adherence to Procedures of Using Infrastructure Funds

The study findings (Table 5) revealed that 46 (69.7%) strongly agreed and 16 (24.2%) agreed that, the heads of schools face challenges on following procedures of construction funds. This implies that even if heads of public secondary schools have knowledge and skills on school financial management but still have challenges on how to make decision and follow proper procedures on infrastructure funds.

Table 5. Proper Procedures on Infrastructure Funds

Level of agreement	Frequency	Percent
Strongly agree	46	69.7
Agree	16	24.2
Disagree	2	3.0
Strongly disagree	2	3.0
Total	66	100.0

The findings from interview revealed that there is difficulty in preparing the infrastructure budget, especially by using the force account. One interviewee revealed that;

“I witnessed my head of school asking assistant from teachers to help him about using school budget on infrastructure fund procedures which raised some difficulties during the process and the head of school told the truth that when procedures are not well followed it is simple to be fired from the position. So, due to that, my suggestion is that ministry of finance should prepare special training on financial matters to the heads of schools especially on how to use the force account.” (Interviewee, 2024).

Another interviewed participant revealed that;

“Although the heads of schools may be having all important documents about financial matters, few of them use them because they are not aware of the application of the documents in making constructive agreements and decisions. They don’t have proper knowledge to read and understand the relevant sections which apply to financial

management. In most cases procedures are not being followed on making decisions when carrying out financial operations in constructions and procurement bases.” (Interviewee, 2024).

### Implementation of Education Financial Guidelines

Heads of public secondary schools face challenges on issues of making sure that they follow financial guidelines which are instructed by the ministry of education. This lead them to ask assistance from the district financial expert to support the process. The truth is supported by 52 (78.8%) strongly agreement out of 66 respondents interviewed about the subject matter (Table 6).

Table 6. Implementation of the MoEVT financial guidelines

Level of agreement	Frequency	Percent
Strongly agree	52	78.8
Agree	5	7.6
Moderately agree	9	13.6
Total	66	100.0

The study findings converge with results from interview participant who said that;

“Heads of school are poor in following financial guidelines in running financial management activities because they lack sufficient skills on how to manage finances by ensuring the use of proper guidelines in maintaining funds in public secondary schools” (Interviewee, 2024).

Similarly, the findings correspond with the information provided by the head of school A, who remarked that;

“I have experienced that heads of schools fail to implement some financial tasks due to lack of proper understanding about government financial guidelines. So, they should be trained on financial management guidelines on public secondary schools in order to enhance their capabilities of following government financial guidelines” (Interviewee, 2024).

Another participant had this to say on the subject matter:

We face many challenges in these aspects and we provide report about it expecting assistance or training but I have seen the district auditors in very few occasions coming to induct us on school finances basing on the subject matter. In some aspects, the District Accountant often invites the heads of schools for some inductions and Internal Auditors are invited to look at school finance books as per directives. (Interviewee, 2024).

This implies that factors which face heads of schools during implementation of school financial management is lack of proper skills of following government financial guidelines.

### Preparation and Presentation of Annual School Budget

The study findings (Table 7) revealed that 54 (81.8%) out of 66 interviewed respondents strongly agreed that heads of public secondary schools in Mbeya Rural District are challenged on the preparation of school annual budgets which need to be presented in a given financial year.

Table 7. Preparation of annual school budget

Level of agreement	Frequency	Percent
Strongly agree	54	81.8
Agree	7	10.6
Disagree	4	6.1
Strongly disagree	1	1.5
Total	66	100.0

One of the participants contributed on presence of poor budget reviews in public secondary schools which converge to the study findings by saying:

“In planning of school budgets always school board and head of school come together and prepare the annual cash flow. The budget is projected depending on the expected needs for the particular academic year. But they do not perform the work as needed something which reduce the ability of budget implementation since the heads of schools force to implement the budget according to the daily needs leading to

over utilization of funds provided” (Interviewee, 2024).

The findings also revealed that there are other factors leading to hardship in preparation of school financial budget such as budget forecast. The findings relate with the information provided during the interview with head of school C who remarked that;

“I came across with the situation of preparing the financial budget after being appointed to be head of school which leads me to fail in implementing some other school activities by focusing in one idea. This caused me to use my funds to find assistance from experts on how to prepare the school budget according to government plan. Thus, my suggestion is that heads of schools should be trained about financial management soon after appointment.” (Interviewee, 2024).

The findings also, relates with the information provided by the interview with the head of school B who said that;

“Even teachers should get training on financial management in order to expand their knowledge and understanding which will enhance the performance in budget manner. If possible, the government should employ accountants in those secondary schools to ensure proper financial management.” (Interviewee, 2024).

The study findings revealed that heads of public secondary schools face challenges on budgetary, school accounts, financial reviews, financial accountability and financial recordings which reduce work ability and responsibility. In this matter, heads of schools are not allowed to leave any amount of money in school account according to the stated guidelines which makes them to face challenges on making decision about procurement and accounting guidelines.

After presenting the findings as revealed by respondents from the field, here down, the findings of the study are seen to be supported by several literatures as follows;

Heads of schools are required to follow financial guidelines which are instructed by the ministry of education which makes them to face some difficulties as the result leads them to ask assistance from the

district financial experts to support the process (Scallion and Tangi, 2022).

According to Wasiche et al., (2018), on school debt, frequent changes in policy, delay in funds and influence from sponsors were the main procurement challenges. The financial accounting challenges includes lack of accounting books, poor record keeping, fraud and theft and lack of financial skills. The study found out that inadequate financial skills, influence from stakeholders, inflation and school debt were the budgetary challenges facing the newly appointed heads of secondary schools. The significant auditing challenges; delay audit reports, ignorance of heads of secondary schools on financial skills, irregular auditing and doubling up of heads of secondary schools' roles in schools. Heads of schools should undertake training on financial management that is a key in their new appointment. Preparation and induction of newly appointed heads of schools would expound the understanding of the present study (Olorunsola & Bela, 2018).

According to Wadasen, (2024) school heads experience challenges in financial management which include lack of training, weak financial management skills, lack and/or delay of funds, absence of financial support staff, poor collaborative planning, numerous bookkeeping tasks, unorganized record keeping, frequent changing of policies, absence of permanently stationed bookkeeper, and adherence to complex laws and policies. Despite these challenges, school heads have best practices which include collaboration with school focal person for budgetary planning and keeping financial record in a safe place. There is a need to hire school heads who are competent in financial management, continuing education and upskilling of school heads on financial management, empowering school heads on funds acquisition, assigning bookkeepers to all schools, maximizing school governance councils, documenting and sharing of best practices (Scallion and Tangi, 2022).

Rupia & Musa., (2022), revealed that heads of schools are not properly prepared to manage financial resources after being appointed to the position. This led them to rely only on experience to control finances and not technical knowledge which contribute to misappropriation of school finances and lack of budgeting. The government should employ a number of strategies to improve financial management in schools which include but not limited hiring qualified school accountants, train school heads, school heads to observe proper budgeting and be transparent in

financial disbursement. Also, school heads should involve teachers in financial decision making.

Nelius & Onyango, (2022), revealed challenges facing heads of schools in implementing financial control measures is lack of training and transparency, inadequate finances and poor cooperation with stakeholders. The heads of schools should be supported to acquire knowledge and skills necessary for effective financial management. The level of financial resource control functions displayed by heads of public secondary school is low. The issues related to this reality are lack of proper financial management abilities, lack of financial guidelines, political influence, and corruption among committee members. To improve the management of financial resources and maximize the benefits from those resources, heads of schools should become fully versed in all financial resource management procedures and skills which enhance schools to perform more effectively (Nachinguru & Mwila, 2023).

According to Chruy and Tiep, (2017) there is many financial management challenges facing school directors, staff and teachers. Moreover, a relatively large number of head of schools claimed not to have received any formal training in financial management. Also, suggested that Ministry of Education, Youth and Sports consider the needs and availability of school resources in each school location and make the budget allocation accordingly. Miriti, (2014) found that heads of secondary school still faced challenges in managing financial resources of secondary schools and training of head of schools in financial management is ineffective to some extent.

Lack of motivation to the heads of schools and insufficient time to attend training programs hamper provision of financial management. Effective financial management training programs should be developed based on identification and analysis of their needs. Training programs should also be devolved so that they can focus on specific training needs of principals in order to facilitate principals' acquisition of knowledge and skills required to improve financial management and performance of secondary schools (Issa & Mhagama, 2022).

Miriti, (2014), recommended that effective financial management training programs should be developed based on identification and analysis of their needs. Training programs should also be devolved so that they can focus on specific training needs of principals in



order to facilitate principals' acquisition of knowledge and skills required to improve financial management and performance of secondary schools. Research findings indicate that the design and provision of effective training involves three key components: needs assessment, training and development, and evaluation. The objectives of an effective training program should be determined by the identified training needs of trainees. Thus, the purpose of needs assessment is to design instructional objectives. Once instructional objectives are established, instructional programs can be designed and the training delivered. The development of performance criteria enables permit inferences about the effectiveness of the training program (Ngigi & Tanui, 2019).

## V. CONCLUSIONS AND RECOMMENDATIONS

This section presents the two aspects which include; conclusions and recommendations of the study as explained below.

### Conclusions

The study evidenced that, heads of public secondary school face common challenges particularly on budgetary, school accounts, financial reviews, financial accountability and financial recordings which in one way or another reduce work ability and responsibility. Also, the study stated financial guidelines instructed by the ministry of education which most heads of schools are required to follow make them to encounter with some difficulties as the result lead them to ask for assistance from the district financial expert to support the process. Findings also evidenced that, newly appointed heads of schools have been faced with some of the budgetary setbacks including inadequate financial skills, influence from stakeholders, inflation and school debt, out of this, it has been advised that heads should undertake full training on financial management where they may acquire variety of skills and that would act as a key in their new appointment.

Finally; the study concluded that heads of schools face managerial challenges such as overwhelming by managerial responsibilities, inadequate instructional learning materials, which sometimes make them to forget the issues of financial management procedures. On the effects of managerial challenges facing heads of schools on fulfilling their roles on provision of quality education, it was discovered that there were decrease of quality of education, low morale of teachers, heavy workload to both teachers and heads of schools and also it leads to poor academic performance.

### Recommendations

The study recommends that heads of schools should be given full mandate on the issues related to utilization of capitation grants, school fees and infrastructure funds; management workshops should be conducted to both heads of schools and teachers and there is a need of organizing regular parental meetings to curb managerial challenges facing heads of schools on provision of quality education in public secondary schools. Apart from the recommendations given above, there should be enhancement of effective implementation of the basic financial control measures including; transparency, adequate finances and effective cooperation with stakeholders. Promoting the review of different mechanisms, procedures and standards settled for the utilization, monitoring and recording of school funds is also of great importance. The government should lay down a policy on managerial skills training for the newly appointed and continuing heads of schools as this will enhance effective school management, hence better attainment of school goals and objectives. The government should consider providing leadership training through workshops and seminars to managerial teams in schools. This will enhance effective school management in schools. Thus, heads of schools should be trained on financial management so that they can be effective in their daily school financial management. Training activities can be done by holding regular capacity building workshops which will keep them updated on any emerging issues.

### Areas for further research

Based on the knowledge and experience obtained from this study, further studies should be done on the following areas:

- i. The best practices on financial management in secondary schools which include school boards towards enhancing financial performance for secondary schools progress.
- ii. An investigation about the impact of school funds allocation and academic performance to strengthen this aspect of finances and its role in improving teaching and learning outcomes.

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