The Effectiveness of Financial Management in Ward-Based Community Secondary Schools in Ukerewe District, Tanzania

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Abstract

The study examined the effectiveness of financial management in ward-based community secondary schools in Ukerewe District, Tanzania. It employed a descriptive research design, whereby both qualitative and quantitative research approaches were used. A sample of 45 respondents, which comprised five heads of schools, 30 secondary school teachers, five acting bursars, four chairpersons of school boards and one district secondary education officer was used. Data were collected through interviews, questionnaires and documentary review. Qualitative data were subjected to content and thematic analysis and findings are presented through descriptions and quotations, and quantitative data were analysed manually and the findings are presented through frequencies and percentages. The study revealed that financial management in ward-based community secondary schools was affected by various factors, such as lack of funds, lack of financial training, absence of professional bursars, late disbursement of funds, lack of authority and misuse of school funds. It is concluded that for the effectiveness of financial management in ward-based community secondary schools, stakeholders should be given better training. A policy recommendation calls for adopting financial management as one of the criteria for appointing heads of secondary schools, and for school heads to attend regular workshops on financial management.

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1. Introduction

Education is an important tool for the development of a nation as stipulated in the Education Sector Development Programme (ESDP) of 2008, which sees education as a tool for the development of human capital, since it boosts economic growth and eliminates poverty. The aforementioned argument is emphasized by Junaesih et al., (2024) who said that effective financial management leads to better educational outcomes by ensuring efficient use of resources, which enhances infrastructure.

In developing countries, there is a need of taking financial accountability measures and improve financial health, which directly correlates with educational quality (Nengsi et al., 2024). Recently, in Tanzania there has been a rapid expansion of secondary schools and other education and training institutions in the country. It is, thus, important to establish a comprehensive management of the resources and administrative system at the region, district, community and institutional level (Mvanda et al., 2025)

According to Katureebe et al., (2023), decentralization is an important way to manage these resources since it brings greater job satisfaction, greater flexibility, speed of decision-making, less bureaucracy and more involvement of parents. Several challenges are noted to affect the daily running of schools, academic performance and financial management of the schools in Tanzania. These challenges include lack of funds for training, inadequate funding and misuse of school funds (URT, 2010). This implies that the heads of secondary schools (HOSSs) need to have prerequisite managerial skills in order to achieve the goal of quality education.

These challenges and the ambition to have quality education have necessitated the decentralization of management in education all over the world. Komba (2010) argues that transfer of educational decision-making authority and responsibility from the Central Government to regional and local authorities has become an increasingly popular reform around the world since the 1980's. It is indicated that, at least eight often interrelated, goals for the decentralization include: to accelerate economic development by modernizing institutions; to increase management efficiency; to reallocate financial responsibilities - for example – from the centre to the periphery; to promote democratization; to increase local control through delegations; to introduce market-based education; to neutralize competing centers such as teachers union and political parties; and to enhance the quality of education. Indeed, as Shahanga, *et al.,* (2026) contends, none of these interrelated goals is easily achievable in areas where the majority of school heads encounter financial management skill gaps. This is why this study was conducted to understand how effectively heads of schools have managed financial resources in their schools to realize the ultimate goal of education, particularly in Tanzania.

In developed countries, studies carried out in the UK, USA, Canada, New Zealand and Australia observed that the school governing body sets the overall strategic framework for the schools' financial management and determine the extent to which it wishes to delegate its financial powers to the school heads. The heads have the responsibility for leadership, direction and management of the schools and take financial decisions within the strategic framework set by the governing body which, in turn, brings success in education (Nyandoro *et al.,* 2013; Suwartini & Sutama, 2023; Shahanga et al., 2026). In the Philippines and the Arab world, most school heads had sufficient financial management skills (Anoyo et al., 2024; Shahanga, *et al.,* 2026).

The situation is different in Africa, despite a paradigm shift in public management from central to local government in most African countries since the 1980's, including Tanzania. This process of decentralization intends to bring transparency, administrative efficiency, financial management

and expansion of the education sector by providing free and compulsory 10-year basic education programme covering 6 years of primary and 4 years of lower secondary education (MoEST, 2025). Decentralization elsewhere is expected to maximize the democratic participation and enhance economic development (Nyerere, 1972). However, the research done in Zimbabwe on effectiveness of school development committees in financial management revealed that educational quality lags behind despite the decentralization of fiscal resources management. Mismanagement of funds by HOSSs and school development committees was another problem noted in the decentralized system of education in Zimbabwe (Nyandoro *et al.,* 2013). The same findings were noted in Tanzania by Shahanga, *et al.,* (2026), that most school heads in Tanzania's basic education encounter challenges in financial management due to gaps in essential skills related to financial accountability.

There are several initiatives which have been done in Tanzania to maximize the quality of education. Nonetheless, it is not yet known if financial management in the schools has been effective. For example, the Education and Training Policy (ETP) of 1995 promotes the need to respond to changes and to transfer power from the center to urban, districts, municipal and city councils, communities, NGO's, individuals and public institutions. It further calls for encouragement and establishment for each ward to build, manage and administer at least one secondary school in their area of jurisdiction (URT, 1995). This creates opportunities for primary school leavers who pass their examinations to access secondary education. To accomplish this, Tanzania introduced a special programme named Secondary Education Development Programme (SEDP). The programme was implemented in two different phases, SEDP I (2004-2009) aimed at achieving greater access to secondary education, by devolving authority of financial/operational management of schools, to school boards and school management team (URT, 2005). SEDP II (2010-2015) has a goal to increase the proportion of Tanzania youths completing secondary education with acceptable learning outcomes. The Tanzanian government is implementing the National Development Vision 2050, which intends to achieve a prosperous, just, inclusive, and self-reliant economy in twenty-five years from 2025 to 2050 (URT, 2025). To achieve the intended goals the government disburses funds to schools as capitation grants for school management and administration as well as development projects to foster the quality of basic education (Sospeter, 2022). Therefore, achievement of these goals may be hindered because school heads are said to face financial management challenges (Daniel et al., 2020).

Due to the establishment of schools in each ward, the Government decided to devolve authority from the Central to local government authorities to reduce bureaucracy in decision making, encourage community participation, increase efficiency and effectiveness of the system. According to ETP (1995), decentralization of education sector aimed to establish a comprehensive management and administrative system at the region, district, community and institutional level. Therefore, this study sought to establish whether finance is effectively managed for operational management in ward-based community secondary schools (WBCSSs). It was guided by one research question: what are the challenges which HOSSs face in managing financial resources in WBCSSs in Ukerewe District?

2. Review of Related Literature and Theoretical Framework.

2.1 Theoretical Framework

This study was guided by the Administrative Management Theory of Henri Fayol. Henri Fayol, through his Administrative Management Theory (1916) believed that managers need specific roles in order to manage work and workers. In order to manage workers and resources effectively, Henri

Fayol developed the following managerial functions: planning, organizing, commanding, co-ordinating, and controlling. Forecasting and planning is the act of anticipating the future and acting accordingly. Planning in school, especially in financial management begins with drafting of a budget. Budgeting is a forward-looking process which should be guided by the school's vision for the future and realistic assessment of the risks (Clarke, 2007). A HOSS should develop a total-school budget, which means that everyone who is in implementation of the budget should also be involved in drawing it up (UNESCO, 2005); organization is the development of the institution's resources, both human and materials. In an education organisation, its financial administration activity means bringing all possible input from staff, parents, students, and the community together to render the services of quality education (Motsamai *et al.,* 2011). In order to organize efficiently and effectively, the HOSSs must be knowledgeable in payment systems, preparing budgets, preparing and reporting financial statements, generating their own sources for school programs, conducting internal controls of school funds, and interpreting public financial laws and regulations (Shahanga, *et al.,* 2026).

Commanding is keeping the institution's actions and processes running; co-ordination is the alignment and harmonization of the group's efforts; finally, control means that planning, organizing, commanding and co-ordinating activities are performed in accordance with appropriate rules and procedures. The financial planning of school finances and its control are interdependent and closely linked with each other (Mestry, 2017); a budget is a financial control technique as well as a plan. The HOSSs must ensure that each person in the school who performs financial functions does the right thing at the right place and time. The functions could be used not only in business organizations, but also in government, in military, religious organizations, and financial institutions (Hahn, 2007). Also, Hahn added that the functions emphasize efficiency, order, stability and fairness.

What the theory tells us is that, in schools like in other institutions, the HOSSs are administrators and managers of the institution. Their role is to plan, organize, command, co-ordinate, and control finance and financial sources. The HOSSs should, be equipped with knowledge and skills of planning, organizing, commanding, co-ordinating, and controlling to attain the intended goal of the institution. For the administrator to control financial resources in schools effectively, he/she should be knowledgeable about the five functions as recommended by Fayol. Therefore, the researcher was interested to understand if the HOSSs were aware of the five functions in financial management at their schools.

2.2 Challenges Facing Heads of Schools in Financial Resources Management

The challenges facing fiscal resources management in secondary education are the absence of a legal framework, lack of fiscal autonomy, poor fiscal management and corruption, administrative weaknesses, political and bureaucratic resistance and the lack of a strategic planning for the development and efficiency (Kiriaghe, 2006). Therefore, to achieve the quality and access of secondary education to many African youths, administrators should find the means to overcome the above challenges.

In Nigeria, the principal challenge noted is inadequate funding of the secondary school system in the country which hindered the accomplishment of some of the aims and objectives of this level of education as contained in the national policy of education (Timilehin, 2010). In Kenya, despite funds being provided by the Government of Kenya, the challenges arising from the government financial regulations include lack of monitoring and evaluation unit on financial usage, long procurement procedures, lack of financial management training, late disbursement of funds and

lack of audit personnel in secondary schools (Maronga and Kenyere, 2013). These problems are argued to result from employing less qualified accounting staff who fail to adhere to accounting procedures.

In Tanzania, the ESDP was initiated in 1997 and revised in 2001 as an effort to translate the Education and Training Policy of 1995 into comprehensive and complementary sub-sector strategies. There is a need to re-examine the programme as a concrete policy mechanism for implementing vision 2025, as well as Education for All (EFA), and Millennium Development Goals (MDGs) initiatives. To achieve these goals, Tanzania initiated the programme to establish at least one secondary school in each ward as stipulated in ETP of 1995 for increasing equity and access for all children. The ESDP 2008 noted that the challenges in public/ward-based secondary schools are lack of financial resources compared to the situation in private/non-government schools in the same locality. However, in Tanzania, secondary education continues to be heavily underfunded, in 2008/2009 it absorbed 13.5% of education budget, a level which is far below countries that are equally close to achieving universal primary education (URT, 2008; ESA, 2010). It was, however, still necessary to see how HOSSs effectively manage the funds however small it is, and the strategies they have to generate more funds to meet the needs of the schools.

3. Methodology

3.1 Research Design

Research design is the arrangement of conditions for the collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedures (Kothari, 2004). A good research design is one which is flexible, appropriate and economical, which minimizes bias, maximizes validity and reliability of data collected, analyzed, and provides an opportunity for considering many aspects of a problem (Kothari & Garg, 2019). Descriptive research design was adopted because the need was to describe the situation regarding what happens, collection of data, measurement, classification and analysis. It can be used when collecting information about people's attitudes, opinions, habits or any of the variety of education or social issues (Orodho & Kombo, 2002; and Kombo & Tromp, 2006). Descriptive design was appropriate to this study because the intention of the researcher was to give an in-depth description of people's attitudes and opinions on the strategies used by HOSSs in financial management, and the extent to which they have autonomy in the use of funds and in decisions on financial matters. Descriptive design was also appropriate to explain the challenges in managing financial resources in WBCSSs.

3.2 Research Approach

This study used both quantitative and qualitative approaches in collecting and analyzing of information needed to answer the research question. The study used qualitative approach for the most part supported by quantitative data. Omari and Sumra (1997) indicate that the two approaches lead to the same conclusions, or at least complement each other rather than counteract one another. The multiple source of information was employed to test accuracy and maximize validity. The choice of qualitative approach in this study was important to help in gathering and analyzing opinions and ideas about the use of financial resources in the schools; and quantitative approach was used to help in gathering and analysing data related to the funds received in schools, the expenditure and frequencies of occurrence of phenomena emerged in the study.

3.3 Population of the Study

Population refers to a large group of people that have one or more characteristics in common in which a research study focuses. The population of this study was drawn from five WBCSSs found in Ukerewe District. Thus, the population of this study included heads of secondary schools (HOSSs), chairperson of school boards (CSBs), and the District secondary education officer (DSEO), secondary school teachers (SSTs), and acting bursars (ABs) in each school. All these categories of population of people were involved to get a clear picture of the effectiveness of financial management in WBCSSs.

3.4 Sample Size

Sample size refers to a small group of respondents drawn from a population about which a researcher is interested to get information in order to arrive at a conclusion. Sample size should be neither excessively large nor too small (Kothari, 2004). The researcher studied five WBCSSs from different wards in Ukerewe District and obtained 45 respondents.

The sampling technique was employed to obtain the sample size of 45 respondents from five WBCSSs and one DSEO. The sample of this study comprised 30 SSTs, four CSBs, five ABs, five HOSSs, and one DSEO. However, one chairperson from school D was absent during the period of data collection and was unwilling to be interviewed by telephone. Table 3.1 shows the distribution of respondents per sampled school and the methods used to collect data from each group of respondents.

Table 3.1: Distribution of respondents per sampled schools

Category of Respondents	**Schools**						**Tools Used**
	A	**B**	**C**	**D**	**E**	**Total**	
Secondary School Teachers (SSTs)	6	6	6	6	6	**30**	Questionnaire
Chairpersons of School Boards (CSBs)	1	1	1	-	1	**4**	Interview
Acting Bursars (ABs)	1	1	1	1	1	**5**	Questionnaire
Heads of Secondary Schools (HOSSs)	1	1	1	1	1	**5**	Interview
District Secondary Education Officer (DSEO)	-	-	-	-	-	**1**	Interview
Total	**9**	**9**	**9**	**8**	**9**	**45**	

Source: Field data (2025)

3.5 Sampling Technique

A sampling technique is a procedure which a researcher would adopt in selecting items for the sample (Creswell, 2003). This study was guided by random sampling and purposive sampling techniques.

Purposive sampling helps the researcher to select cases based on specific qualities, which they illustrate (Komba, 2010). It allows the researcher to decide what needs to be known and set out the people who are willing to provide the information by virtue of knowledge and experience (Bernard, 2000). Purposive sampling technique helped the researcher to select the area of study, and some informants of the study such as the DSEO, HOSSs, CSBs, and ABs. These people were selected by virtue of the positions they held. The DSEO helped the researcher to get important information on effectiveness of financial management in WBCSSs. CSBs were purposely sampled by virtue of their position and their responsibilities in school management. The HOSSs and ABs were purposely sampled because of their responsibilities of managing and running the day-to-day activities of the school concerning financial resources.

A simple random sampling technique was used to select the sample of WBCSSs within Ukerewe District and SSTs. Simple random sampling was used to select WBCSSs by considering the accessibility to reach, assurance of getting information required. SSTs were randomly selected; their names were written in piece of paper, folded, then mixed in a box and randomly chosen for the sample. Then six pieces of paper with names of the teachers were picked for the study. These SSTs were used in the study because of vital role they hold on the decision on financial resources in schools.

3.6 Data Collection Methods

Many methods have been developed as tools for data collection. Each method is relevant to the source of data and information collected. In this study, three methods were employed to allow triangulation of various sources of information. Triangulation is one method for increasing validity of findings, through deliberately seeking evidence from a wide range of sources and comparing findings from those different sources (Green, 2007). Therefore, the following methods were employed in collecting data:

Questionnaire

A questionnaire was employed by the researcher to get ideas, opinions and perception on the skills, and challenges facing HOSSs in financial management. This method was employed because it keeps the information provided by respondents confidential and minimizes cost and materials. Structured and a semi-structured questionnaires were used in this study to collect data from ABs and SSTs because they were many. Kothari (2004) explained questionnaire as an appropriate method for collecting data from a larger sample. In this study, questionnaires were distributed to SSTs and ABs. These questionnaires were translated into Kiswahili for easy and comfortable communication with the respondents and the responses were translated back into English.

Interviews

Interviews were employed to give respondents a chance to explain their insider views in detail. A semi-structured interview was used to get more information from the respondents. Interviews were conducted with the DSEO, HOSSs, and CSBs in order to get insiders' views and opinions about financial management in schools. The interviews were done face-to-face with the interviewees in their offices; it took 15 to 20 minutes to finish a single interview. This helped the researcher to explore their attitudes, opinions on the issue relating to financial management in schools.

Documentary Review

The researcher also reviewed school documents, particularly the record of the capitation grant received by schools in 2024, to compare the funds actually disbursed with the amounts planned. This complemented the information obtained through the questionnaires and interviews.

3.7 Data Analysis

Data analysis is a process which includes editing, coding, classification and tabulation of the data collected (Bryman, 1999). In this study, the information obtained through questionnaires; interviews and documentary review were analysed qualitatively and quantitatively. Data obtained through closed-ended questions were coded, edited and converted into percentages and presented in tables to supplement the findings from interviews and documentary review. Findings from open-ended responses were subjected to thematic and content analysis. The related themes were identified and organized together into meaningful themes and presented using descriptions supported by evidence from the field.

3.8 Reliability and Validity of Research Instruments

According to Ezzy (2002), validity refers to the quality of information gathering instruments or procedures which measures what is supposed to be measured. Validity provides accuracy of instruments and findings. Degu and Yigzaw (2006) concluded that validity is the degree of closeness between a measurement and the true value of what is being measured. In this study, the researcher used the following techniques to ensure validity of instruments and findings.

Triangulation is one method for increasing validity of findings, through deliberately seeking evidence from a wide range of sources and comparing findings from those different sources (Green, 2007). This study used more than one method of data collection to maximize validity of findings. Those methods were questionnaire, interviews and documentary review.

Back translation refers to the process of translating materials from its original language to different language (Chrisler and McCreary, 2010). In this study, the questionnaire and interview guides, which were formulated in English, were translated into Kiswahili to be easily understood by informants, and the responses were back-translated into English.

Reliability refers to the degree of internal consistency of a measuring instrument or repeatability of a measure, i.e. the degree of closeness between repeated measurements of the same value (Bryman, 1999; Degu & Yigzaw 2006). In this study, the researcher used more than one instrument to maintain reliability of data collected.

3.9 Ethical Considerations

The researcher adhered to all the research ethics by keeping the information provided in high confidentiality, respect and right to privacy. Degu and Yigzaw (2006) argued that research studies should be conducted ethically on three sets of criteria, namely ethical principle (autonomy, beneficence, and justice), ethical rules (veracity, privacy, confidentiality and fidelity) and scientific criteria. In this study, the researcher obtained permission letter from the District Executive Director's office through the District secondary education department to inform them and ask permission to collect data from various WBCSSs in Ukerewe District. After being permitted, the researcher submitted the letters to the HOSSs to inform them about the study and who the researcher wanted to involve in the study.

Moreover, the researcher was honest to ensure that information provided was used for the purpose of the study and not otherwise. Also, the names of participants and schools were kept anonymous to comply with the aspect of privacy.

4. Results and Discussion

4.1 Demographic Characteristics of the Respondents

This section presents the demographic characteristics of the respondents which include, sex, level of education and working experiences to describe the nature of the people involved in this study. All these characteristics are summarized in Table 4.1.

Table 4.1: Demographic characteristics of respondents (N=45).

Characteristics		Respondents						
		HOSSs	**SSTs**	**ABs**	**CSBs**	**DSEO**	**Total**	**%**
Sex	**Male**	5	19	3	4	1	**32**	**71.1%**
	Female	-	11	2	-	-	**13**	**28.9%**
Level of education	**Certificate**	-	-	-	1	-	**1**	**2.2%**
	Diploma	2	13	3	3	-	**21**	**46.7%**
	Degree	3	16	2	-	-	**21**	**46.7%**
	Masters	-	1	-	-	1	**2**	**4.4%**
Working experience	**0-4 years**	-	18	3	-	-	**21**	**46.7%**
	5-8 years	1	9	2	-	-	**12**	**26.7%**
	9 + years	4	3	-	4	1	**12**	**26.7%**

Source: Field data (2025)

Key: **HOSSs**-heads of secondary schools, **SSTs**-secondary school teachers, **ABs**-acting bursars, **CSBs**-chairpersons of school board, **DSEO**-district secondary education officer.

As can be evinced from Table 4.1, the study consisted of 45 informants, whereby five informants were HOSSs, 30 informants were SSTs, five informants were ABs, four informants were CSBs and one informant was DSEO. Out of 45 informants, 32 (71.1%) were males and 13 (28.9%) were females. It can be seen that there is imbalance in gender because in the visited schools, all the HOSSs, all the CSBs and the DSEO were male. As for the level of education, 1 (2.2%) of the informants was a certificate holder, 21 (46.7%) informants were diploma holders, 21 (46.7%) informants were degree holders, and 2 (4.4%) informants were master degree holders.

The largest group of informants, 21 (46.7%), had worked for 0-4 years, while 12 (26.7%) had worked for 5-8 years and another 12 (26.7%) for 9 years and above. Thus, the researcher concludes that the sample of the study was relevant and suitable for generating genuine information needed for the study.

4.2 Challenges Facing HOSSs in Managing Financial Resources in Schools in Ukerewe District

This study aimed at finding out the challenges facing HOSSs in financial management in WBCSSs in the Ukerewe District. Two methods of collecting data: questionnaire and interviews were employed. Questionnaires were used to collect data from SSTs and ABs; and interviews were used to collect the information from HOSSs, CSBs and DSEO. In order to get the required information,

the respondents were asked to say on *the challenges which HOSSs face in managing financial resources in WBCSSs in Ukerewe District.* This question was answered by 30 SSTs, 5 ABs, 5 HOSSs, 4 CSBs and one DSEO. Through questionnaires, 35 respondents participated in the study, 30 (86%) of them were SSTs and 5 (14%) were ABs. The findings of the study (as summarized in Table 4.2) revealed that schools faced challenges like lack of funds, lack of financial training, absence of professional school bursars, lack of authority, late disbursement of funds and misuse of school funds. The following are the findings of the study as obtained through the questionnaires distributed to the respondents.

Table 4.2: Challenges face HOSSs in managing financial resources in schools (N=35).

S/N	Statements of Responses	Frequency of Respondents			
		SSTs	**ABs**	**Total**	**%**
1	Lack of funds	30	5	**35**	**100%**
2	Lack of financial training	30	4	**34**	**97%**
3	Absence of professional bursars	30	5	**35**	**100%**
4	Lack of authority	28	5	**33**	**94%**
5	Late disbursement of funds	29	5	**34**	**97%**
6	Misuse of school funds	25	5	**30**	**86%**

Source: Field data (2025).

Key: **SSTs**-secondary school teachers, **ABs-**acting bursars.

Furthermore, the responses from interviews with the DSEO, HOSSs and CSBs revealed that the challenges facing HOSSs in managing financial resources in school were lack of funds, lack of financial training, absence of professional school bursars, lack of authority, late disbursement of funds, and misuse of school funds. Therefore, the following are the challenges found in the study with regard to this research objective.

4.2.1 Lack of Funds

All respondents (i.e. SSTs and ABs) complained about lack of funds which was mentioned 35 times (equivalent to 100%). 30 (86%) SSTs and 5 (14%) ABs noted lack of funds as a challenge facing HOSSs in managing financial resources. This showed that the Government does not allocate enough funds in WBCSSs which affects the effectiveness and efficiency of HOSSs in managing schools. Also, SSTs and ABs argued that the fee-free education provided by the Government was inadequate to run the day-to-day activities of the school. From their comments, lack of funds leads the schools to lack books, laboratory equipment and other supplementary materials. One secondary teacher from school B wrote that "lack of funds is a first challenge in our school; Government does not provide enough funds"

Apart from that, the CSBs responded through interviews and argued that schools had inadequate funds allocated which affects the implementation of schools programmes. During the interview, one of the CSB argued that:

> *…our school experiences lack of funds because the Government grants inadequate funds and sometime does not provided on time* (Field interview, 2025).

This claim was also supported by the DSEO who pointed out that WBCSSs could have enough funds if parents are allowed to contribute. The free education programme led to the reluctance of parents in making contributions. This affects the schools plans. During interviews, the DSEO said that:

> *The problem of lack of funds in school is caused by big burden of the government of free education programme and parents' reluctance to pay assistant contributions due to the free fees programme* (Field interview, 2025).

Moreover, the HOSSs commented that the WBCSSs suffered from shortage of funds because the Government disburses the funds late and sometimes it does not disburse the money at all. All the five interviewed HOSSs pointed out that lack of funds was the major challenge encountered in school for the better implementation and managing of school. One of heads of school at school D said:

> *The Government disburses funds too late and sometimes it does not give us the money. Also, parents do not allowed to pay school fees due to free education programme* (Field interview, 2025).

Another head of school at school A argued:

> *School lacks funds because the Government provides little funds; less than it was put in budget* (Field interview, 2025).

Also, the researcher reviewed a document describing the capitation grant provided in school in year of 2024. In the document, it was shown that the Government disbursed TZS 11,000 per student per year compared with the TZS 25,000 that had been planned.

From the explanations above, it is clear that schools suffer from lack of funds because the Government provides inadequate funds, less than it was put in budget.

4.2.2 Lack of Financial Training

It was mentioned 34 times (equivalent to 97%), by 30 (86%) SSTs and 4 (11%) ABs that lack of training on financial management is a challenge facing HOSSs in managing financial resources. This shows that the HOSSs were not trained on financial matters which affect the schools in accomplishment of its programmes effectively.

During interviews, the CSBs were asked about the challenges facing HOSSs in financial management in schools and if they had received any training about financial management. It was revealed that the HOSSs were not trained on financial management which affects school performance in different programmes. During interviews, one of the CSB remarked that:

> *On my side, I have not been given any training on financial management in school, so I think that the heads of school also had not been trained* (Field interview, 2025).

This suggests that the CSBs may be unable to play their full role in school financial management because they lack knowledge of financial management, which affects their oversight of the heads of school.

The findings from HOSSs during the interviews revealed that the majority of them were not trained on financial management. Three (60%) of the five heads of schools responded that they were not trained at all. The other two (40%) HOSSs, who had received some training, argued that it did not

cover how to manage funds in school but other administrative tasks. The trained heads of school at school B said:

> *I have served for five years as a head of school now, but I attended training only once, which was even a three days training. This training was not a proper training, it was just a seminar and what was insisted in the seminar was about school administration on procedures of keeping financial resources in safe custody (*Field interview, 2025).

Another head of school who had not attended any training argued that:

> *I had not attended any training concerning financial management…I used my own experience to manage all matters concerning finance. It is better to give us training on different matters on financial management and also the teacher appointed as bursar in schools* (Field interview, 2025).

Therefore, lack of training for the school management team is likely to affect the quality of education in WBCSSs. In order to achieve the targeted goal, the HOSSs, CSBs, ABs and other educational stakeholders should be given training for effective financial management in schools.

4.2.3 Absence of Professional School Bursars

During the research, the respondents responded through questionnaires from SSTs and ABs mentioned about absence of professional school bursars as a challenge encountered in managing financial resources in schools. The findings from 30 (86%) of SSTs and 5 (14%) of ABs mentioned 35 times (equivalent to 100%) the absence of professional bursars as a challenge facing HOSSs in managing financial resources.

The findings from the interviews of HOSSs showed that the absence of professional bursars in their schools increased their workload, since they had to handle financial management as well as other administrative tasks. One of the heads at school A said:

> *Financial management is a contradictory issue because the head of school is supposed to do other tasks and at the same time manage finance; I had no a bursar who could help me in managing financial matters* (Field interview, 2025).

This shows that the HOSSs were overloaded; this in turn affected the effectiveness of financial management as well as other administration tasks in school.
Another head of school at school E lamented that:

> *…most of the heads of school are not trained on financial management, so it is difficult to run financial matters in our school. If there were professional bursars, the heads of school were concentrating on administration task, and this would rescue the heads of schools from committing unintentional frauds on school funds* (Field interview, 2025).

This was also supported by the DSEO who explained that the absence of professional bursars in WBCSSs lead to poor financial management in schools. The schools failed to submit financial report, and sometime led misuse of school funds. During interview, the DSEO said:

> *…our school has no professional bursars who were employed, and the heads of school had little knowledge on financial management. Also, the teachers appointed to act as bursars are not given proper training. Due to these our school experiences poor financial management* (Field interview, 2025).

Therefore, this implies that to make the school work effectively, there is an urgent need of employing professional bursars in schools. This will reduce the workload of the heads of school and increase efficiency in financial management in school.

4.2.4 Lack of Authority

Lack of authority was mentioned 33 times (equivalent to 94%) as a challenge facing HOSSs in managing financial resources, by 28 (80%) of SSTs and 5 (14%) of ABs from the five sampled schools. The SSTs and ABs lamented that the higher authority provides all directions to the low authorities on how money should be spent in schools. One of the acting bursars at school C wrote that "the higher authority gives directions on how to use funds".

The findings from interviewed respondents revealed that the higher authority gives direction on how school spend funds beyond the action plan, school goals and school budget. Apart from that, the heads of schools lamented that the Government grants funds with directions without considering the school needs. One of the heads at school E remarked the following during the interview with him:

> *We use funds according to the directions provided, even if the direction does not consider the school needs; for example, in my school we had lack of books for arts subjects, but the capitation grants directed us to buy chemical and laboratory equipment only* (Field interview, 2025).

Head of school at school B said:

> The Government funds were provided with directions on how they should be used (Field interview, 2025).

The CSBs likewise responded that the HOSSs' lack of authority was among the obstacles in managing financial resources in schools. The higher authority provides guidelines and direction of the funds provided in schools. One of the CSBs complained during an interview:

> *The heads of school had no authority to use the funds granted, but were given direction to every amount need to use…each amount withdrawn from school account were clarified by district education department. Also is the one give permission to withdraw money or not* (Field interview, 2025).

Therefore, from the above findings, it is obvious that the lack of authority of HOSSs in managing financial resources leads schools to implement programmes in wrong ways without considering the school priorities and needs. This showed that the implementation of school programmes does not work properly and effectively which affects the provision of quality education.

4.2.5 Late Disbursement of Funds

The SSTs and ABs mentioned about late disbursement of funds as a challenge encountered in managing financial resources in schools. The findings from 29 (83%) of SSTs and 5 (14%) of ABs mentioned late disbursement of funds. This was mentioned 34 times (equivalent to 97%) as a challenge faced HOSSs in managing financial resources. The respondents showed that the government delays the disbursement of funds. Despite the delays, the respondents argued that the funds disbursed were inadequate for what estimated. One secondary teacher at school D wrote that "the Government disburses funds late and sometimes it is inadequate"

These findings from teachers and school bursars concurs with the findings from interviews of HOSSs who revealed that the Government does not disburse funds on time, it provides inadequate funds. From that reason the WBCSSs failed to supply enough teaching materials, enough laboratory tools, good infrastructures which affects academic performance. One head at school B said that:

> *Capitation grants were always disbursed late and they were inadequate. This affects our budget and the school incurs the cost of debt, also affects the school in terms of lacking important materials which facilitate teaching and learning* (Field interview, 2025).

Another head of school at school D commented:

> …each year the Government disburses inadequate funds (Field interview, 2025).

Furthermore, the findings from DSEO indicated that the late disbursement of funds in schools caused by the central Government. During interviews, the DSEO said:

> *This is a critical problem which is caused by the Central Government, who are responsible to allocate funds to the school account* (Field interview, 2025).

However, the arguments put forward by the CSBs were contrary to those put forward by the HOSSs and DSEO, the CSBs argued that late disbursement of funds is caused by political interests which affect the accomplishment of school programmes. One chairperson of the school board of school C said:

> *To some extent, the interference of politician in ward based community secondary schools for political interest affects school management and academic performance* (Field interview, 2025).

Therefore, it can be argued that late disbursement and inadequacy of funds in schools were caused mainly by the Central Government, although the CSBs also pointed to political interference. This affects the provision of quantity and quality education in WBCSSs.

4.2.6 Misuse of School Funds

Misuse of funds was mentioned 30 times (equivalent to 86%) as a challenge facing HOSSs in managing financial resources in schools, by 25 (71.4%) of the SSTs and all five (14%) ABs. This was caused by improper management of HOSSs; perhaps this is due to lack of training on financial management and personal benefits among HOSSs in WBCSSs.

The findings from interviews with HOSSs revealed that the higher authority from district secondary education department misuse funds from schools by insisting on paying contributions beyond the school plan, budget and school goals. This leads to difficulties in provision of quantity and quality education in WBCSSs. One of the heads at school A lamented:

> *We are supposed to finance district sports and games in secondary school (UMISETA), whereby each student in school is provided more than TZS 3,500 out of the school budget, and at the same time we were needed to contribute district mock exams, region mock exams and zone mock exams and other national ceremonies* (Field interview, 2025).

This argument was supported by the chairpersons of the schools boards who argued that the heads of school and district secondary education departments misuse school funds by allocating excessive funds on sports and games which is out of school plan, budget and targeted objectives. One of the CSB said:

> *The heads of school and district education department use school funds to pay different contributions required out of school plan and goals* (Field interview, 2025).

Also, other CSBs added that there was little participation of school board members on financial management in school which provided a great chance for the heads of school to misuse funds. One of the CSB commented:

> …*some of matters concerning finance were less informed by head of school which creates opportunity to misuse funds* (Field interview, 2025).

Thus lack of training among HOSSs, little participation of school board members and misallocation of school funds lead to misuse of school funds. This affects the effectiveness of financial management in WBCSSs.

4.3 Discussion of the Findings

The above findings show that the HOSSs suffer from different challenges encountered during managing financial resources in school. Among the challenges revealed by SSTs, ABs and the interviewed HOSSs was lack of funds in school. The respondents argued that late and inadequate disbursement of funds from the Government and parents' reluctance to pay required contributions are the main causes of lack of funds in schools. This concurs with the study conducted in Nigeria by Timilehin (2010) who revealed that the inadequate funding of the secondary school system in the country hindered the accomplishment of some of the aims and objectives of this level of education as contained in the national policy of education. This was also supported by the study conducted by Kirui et al. (2022) in Kenya, which noted that, despite the funds provided by the government, the challenges arising from the Government were late disbursement of funds and lack of audit personnel in secondary school. Similar findings were reported in Muzyamba and Changala's (2019) study in Chapata schools in Zambia, which established that most school heads rely on inadequate government grants and can hardly solicit funds from other sources due to limited financial management skills. This finding implies that lack of funds in school causes the schools to lack teaching and learning materials, books, laboratory equipment and poor infrastructure which hinder provision of quality education in WBCSSs.

Moreover, the findings of this study showed that HOSSs are not effective in managing financial resources in schools because they lack training on managerial skills and financial guidelines. This situation is contrary to Henri Fayol's theory of 1916, the Administrative Management Theory whereby managers need specific knowledge and training in order to manage work and workers effectively. The HOSSs should be equipped with knowledge and skills of planning, organizing, commanding, coordinating and controlling to attain the intended goal of the institution. From this point of view, the study found that the appointment of HOSSs in WBCSSs does not consider financial management qualification, but they consider working experience and academic qualifications in appointing them. In this aspect, Ndou (2012) commented that the appointment of HOSSs considers the qualifications in classroom management and not financial management. Also, absence of trained bursars in WBCSSs leads HOSSs to appoint unqualified teachers, which affects financial management in schools. This implies that better training is needed for better financial management as supported by administration management theory that managers need to be trained in managerial functions in order to manage work and workers effectively. Also, Hough (1993) noted that right decisions depend crucially on the quality and training of the staff, more and better training programmes are urgently needed for the staff involved in financial management in

schools. It is hoped that financial managers seek to move further in the direction of using the financial function support and implement educational policy initiatives.

Apart from that, the study found that the HOSSs have little discretion on the funds collected or disbursed from the Government. Each fund allocated to schools had guidelines and direction on how to be used without considering school needs which affects intended goals of the school. In the same vein Kiriaghe (2006) noted that the challenges facing fiscal resources management in secondary education include the absence of fiscal autonomy. This implies that to achieve the quality and quantity secondary education among many African youths, the management body should not allow a subordinate body so little latitude that it cannot exercise its discretion or initiative at all (UNESCO, 2005). Similarly, in Zimbabwe some of the responsible authorities like mission responsible authorities and other district councils used much of the per capita grant for their own needs other than educational needs (Nziramasanga, 1999). To ensure proper use of school funds, as some CSBs commented, the HOSSs must involve school board members in financial management to create a sense of community ownership of the school, and regular auditing should be provided. According to Motsamai *et al*. (2011), the heads of school in Lesotho is the chief accounting officer of the school and is responsible to the management committee or school board for the control and use of school funds; maintain or cause records of income and expenditure of the school to be maintained; prepare an annual budget for a school and submit it to the school board for its approval; and within three months of the end of each school year, submits a financial statement of the school to the school board for its approval.

Therefore, limited board participation, weak auditing and limited transparency may have contributed to the misuse of funds in schools. Also, the misallocation of funds beyond the school plan affects the targeted programme of the school. Hough (1993) similarly commented that effective financial management is essential for improving development. Better financial management in schools would ensure good infrastructure, enough teaching and learning materials and good relationship between management team of the school and the community around the school. Therefore, for the effective management in WBCSSs, the challenges facing HOSSs could be solved by disbursing adequate funds, training education stakeholders, employing qualified bursars in schools, and giving authority to education stakeholders in school to exercise their discretion as recommended by UNESCO (2005) that in order to manage financial resources proficiently, a management body should not allow a subordinate body so little latitude that it cannot exercise its discretion or initiative at all.

Generally, it was found that the heads of secondary schools lack financial management skills because their appointments did not consider financial management qualifications and because no training was conducted to help them acquire these skills. Consequently, financial management in the schools is weak, a situation worsened by inadequate and late disbursement of funds.

5. Summary, Conclusion and Recommendations

5.1 Summary of the Findings

The study was intended to explore the effectiveness of financial management in ward-based community secondary schools (WBCSSs) in Ukerewe District. The study was conducted in Ukerewe District in Mwanza Region in Tanzania, whereby five sampled WBCSSs were selected from five wards, the selected wards were Bukindo, Kagera, Murutunguru, Buguza and Bukongo.

The study sought to find out the challenges facing HOSSs in managing financial resources in WBCSSs in Ukerewe District. In order to meet the above mentioned objective, the study was guided by one research question, namely: what are the challenges which HOSSs face in managing financial resources in WBCSSs in Ukerewe District?

The study found that the responsibilities of financial management in schools were under the control of HOSSs; despite this important position, the appointment does not consider prior knowledge on financial management.

Apart from that, on the side of training of HOSSs on financial management, the responses from HOSSs showed that three (3) of HOSSs in WBCSSs were not trained on financial management. And two (2) HOSSs who were trained did not specifically get trained on financial management, but they were trained on other administration tasks. This was also supported by 30 (100%) of SSTs and 4 (80%) of ABs when asked to provide their views concerning the challenges facing HOSSs in financial management in schools. Similar responses were provided by the CSBs, DSEO that the HOSSs were not trained. This situation puts school finances at risk.

Moreover, the study found that the WBCSSs face the challenges in managing financial resources. The identified challenges were lack of funds, lack of financial training, lack of professional bursars, lack of authority, late disbursement of funds and misuse of school funds. Also, limited involvement of parents in financial management and political interference in school administration were noted as further challenges in WBCSSs. The respondents revealed that, without eradicating these challenges, the WBCSSs will face difficulties in their efforts to provide quantity and quality education.

5.2 Conclusion

This study concludes that financial management in the schools studied is weak. It was found that the heads of secondary schools had little knowledge of financial management because their appointments did not consider financial management qualifications and no training was conducted to help them acquire financial management skills. Consequently, financial management is weak, a situation worsened by inadequate and late disbursement of funds.

Therefore, in order to achieve the intended goals of establishing WBCSSs, the HOSSs must have skills, knowledge for better financial management. The HOSSs should be well trained on the financial management to minimize misuse of funds and create a real sense of community ownership, as well as to overcome the challenges by disbursing adequate funds on time, training educational stakeholders, employing professional bursars, giving full authority to the HOSSs and conducting regular auditing for effective and efficient financial management in WBCSSs.

5.3 Policy Recommendations;

The findings revealed weaknesses in financial management in WBCSSs. The following recommendations are therefore offered to help educational stakeholders improve financial management in WBCSSs.

- The Government should add financial management qualifications to the criteria for appointing heads of schools.
- Heads of school, acting bursars and chairpersons of school boards should be empowered through regular training, workshops and seminars on financial management in order to improve financial management in WBCSSs.

- A district auditing board should be formed, comprising the district secondary education officer, the statistics and logistics education officer, the district secondary education accountant and other professional auditors. The board would audit school funds regularly to minimize misuse and improve financial management.
- The Government should find ways of allowing school management bodies to exercise discretion and full autonomy in financial management without interference from higher authorities.

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