



Management and Utilization of Public Financial Resources in Public Primary Schools in Chipata District of Eastern Province, Zambia.

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Project Report

Submitted

In partial fulfillment of the requirements for the

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ZAMBIA

CERTIFICATE OF THE GUIDE

This is to certify that the project work entitled; ‘Management and utilization of public financial resources in selected public primary schools in Chipata District of Eastern Province, Zambia’ is a bonafide work of **Malulu Victor Harrington** Registration No. **211575006** in partial fulfillment for the award of the **Masters Degree in Business Administration in Finance and International Business of DMI-St. Eugene University** under my guidance. This project work is original one and not submitted earlier for the award of any degree / diploma elsewhere.

Student’s Signature



Signature of the Guide

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DECLARATION

I **Malulu Victor Harrington** hereby declare that this project report 'Management and utilization of public financial resources in selected public primary schools in Chipata District of Eastern Province, Zambia' is submitted to **DMI-St. Eugene University** in the partial fulfillment of requirements for the award of the degree of **Masters of Business Administration in Finance and International Business** is a record of the original work done by me under the supervision of **Dr Shaju G.M.**

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ABSTRACT

The purpose of the study was to assess efficient management and utilization of government financial resources in selected public primary schools in Chipata District of the Eastern Province, Zambia. Three objectives were formulated some of which were to: determine the budget allocation Criteria in selected public primary schools, assess the financial control and transparency in budget utilization in selected public primary and to assess the management and utilization of financial resources by government in selected public primary schools. In this study both quantitative and qualitative approaches were adopted and the research method used was descriptive survey. The sampling techniques used in this study were simple random sampling techniques and purposive sampling technique. The samples size drawn from four schools was 80 Academic staff. From other sectors such as administration staff, 20 sample participants and 4 PEO representatives and 4 Chipata DEBS's members were chosen purposefully. The data gathering instrument were questionnaire and Interviews. In addition, the researcher used descriptive statistics using frequencies, percentages, means and standard deviation by applied statistical Package for social sciences (SPSS) software package version 20.0. The major finding of the study revealed that there was no block grant allocated; the budget allocated in each school was not adequate to fully implement the annual budget plan; no effective, transparency and accountability of financial management and control. The research also revealed that the management and utilization of financial resources was inadequate, Head teachers and teachers entrusted to manage financial resources in primary schools were not skilled and qualified. Besides, there were proper laid down policies and procedures on management and utilization of financial resources In recommendation; It's better to put policy in place which can motivate schools in order to make work condition attractive for everyone in order to fulfill the benefit of school teachers, allocate adequate finance and make available teaching materials to schools. In case of specific criteria being allocated budget, it's better to consider distance of school in terms of transportation, materials, and available provision of stationary in that area and human power.

Key words: Management, Utilization, Financial, Resources

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LIST OF ABBREVIATIONS

CBO:	Community Based Organisation
CCE:	Chipata College of Education
DEBS:	District Education Board Secretary
EFA:	Education for All
EPF:	Educational Production Function
FDSE:	Free Day Secondary Education
FGD:	Focus Group Discussion
GNP:	Gross National Product
HOD:	Head of Department
IMF:	International Monetary Fund
MDG:	Millennium Development Goals
MOE:	Ministry of Education
MOFNP:	Ministry of Finance and National Planning
NARC:	National Alliance Rainbow Coalition
NGO:	Non Governmental Organisation
PEO:	Provincial Education Officer
PTA:	Parent Teachers Association
SAP:	Structured Adjustment Program
SBMC:	School Based Management Committee
SPSS:	Statistical Package for Social Sciences

CHAPTER ONE

1.0 Introduction

This chapter focuses on the background to the study, the statement of the problem, the objectives, and research questions, significance of the study, scope of the study and definition of unfamiliar terms.

1.1 Background to the Study

Education is a process that helps develop the social and economic status of a given society (King, 2003). Furthermore, it is a fundamental tool in poverty reduction in any country. Therefore, education as an essential means of human resource development and rational use of natural resources has become essential for economic and social development and poverty alleviation. As stated by MOE (ETP, 1994), education helps people to change as well as develop and conserve the environment for the sake of holistic development by disseminating modern science and technology in society and regulating the environment. It is very important to understand and respect democracy and human rights. It is the premise for the personal development of an individual and for the economic development of the Society as well as the country.

In view of the above, education policy in Zambia has undergone several changes since independence. In 1965, the Government of the Republic of Zambia introduced a policy of free education that reversed years of injustice against Africans by introducing tuition fees and other fees that they could barely afford to pay. To support the policy of free education, the government increased funding for the education sector (MoE, 1967). Through this policy, the government also ensured that all schools had adequate teaching and learning materials such as workbooks, textbooks, pens, pencils, rulers, math tools, science, art, music, and physical education materials. In 2019, under Patriotic Front (PF) government, the Ministry of General education slashed fees in public schools, in his address to parliament, the then General Education Minister David Mabumba indicated that his ministry had directed pupils in Grades 8 to 12 to pay K150 user fees in remote areas and K200 in other schools per term. However, the policy was silent on primary schools for learners from pre to grade 7 where the only guidance given then was on project fees which were expected to be applied for to the permanent secretary through District Education

Board secretaries and Provincial Education Officers. The policy entailed free education for public primary schools (Lusakatimes, 2019).

The United Party for National Development (UPND) Government, in its 2021 to 2026 Manifesto, articulated Policies that address the core barriers to access education. Consequently, the party after forming Government on 12th August, 2021 removed user fees and compensated schools equivalent to what the schools collected in user fees as well as increased ECE and school grants by 180-200% (MoE, 2022).

Funding for the education system in Zambia, with particular emphasis on primary and secondary education, has been improved by increasing government allocations to obtain the necessary human and material resources to perform operations. Expenses incurred in direct educational activities to pay teaching and non-teaching staff, construction, maintenance, equipment and operations of Ministry Of Education schools (ETP, 1994). Thus, a country is expected to make the provision of quality education a reality to meet the educational needs of its learners and society at large. The quality of a school's educational offering can often be achieved in institutions where a larger amount of funding is generated.

According to Melaku (2010), funding is one of the most important resources that, through a process and budget allocation mechanism, are converted into real educational resources such as teaching staff and non teaching staff, buildings and facilities, learning resources, and other assets and service. Insufficient facilities, inadequate human resource training, overcrowded classrooms, etc. are some indicators of poor quality of education which is mainly caused by inadequate financial allocation to schools (ESDP III, 2006). Thus, the extent to which a country has committed to education can be seen from the national financial resources allocated to the sector. It should be noted that it is not only budget allocation that matters, but the proportion of budget allocated actually reaches the baseline and fair use at this level.

As described above, the quality of a school's educational delivery is directly related to the amount of funding available to the school. Therefore, financial resources generated from different sources must be allocated and used for the right purposes. When decided by superiors, managers and institutional planners are responsible for ensuring that the allocated funds are used as planned.

1.2 Statement of the Problem

The education system of any country is a large industry, involving a large number of personnel, the development of programs and the use of financial resources. For this reason, in most countries a large portion of the gross national product (GNP) is spent on education. In addition, regarding the funding of public education in Zambia, the education and training policy has suggested adequate budget allocation and rational use of the education budget for the intended purpose. He stated that “educational finance must be fair, efficient and appropriate to promote quality education” (MoE, 1994).

The Government of the Republic of Zambia spends a great deal of money on education because it plays an important role in promoting economic development and raising the standard of living of a society. 10.4% alone of the total budget for 2022 was allocated to Education sector getting a third slot after General public services and economic affairs whose percentages stood at 49.9 and 19.5 respectively. However; this higher allocation of funding alone has not been able to bring about a change in the quality of education; therefore, the effective management and use of financial resources is a key issue for providing quality education and achieving educational goals.

There is a steady decline in teacher performance in pedagogical tasks and student learning outcomes, which indicates a failure to achieve educational goals and objectives in primary schools (Adeniji 2002). This is attributed to deficiencies in teacher skills, material and financial resources, funding, and institutional management. These challenges to effective management are the result of weak management and decision-making systems, and poor management of the recruitment and deployment of teachers and administrators. It is important to know that the effectiveness of school leaders in implementing school programs and maintaining facilities depends on sound and efficient management and utilization of financial resources.

Therefore, the researcher tended to assess efficient management and utilization of public financial resources in public primary schools in Chipata district, Eastern province, Zambia.

1.3 Objective of the Study

1.3.1 Main objective

The general objective of the study was to; “assess efficient management and utilization of government funding in selected public primary schools in Chipata District of the Eastern Province, Zambia”.

1.3.2 Specific objectives

More specifically, the objectives of the study were to:

1. Determine the Budget allocation Criteria in public primary schools in Chipata District of the Eastern Province, Zambia.
2. Assess the Financial control and transparency in budget utilization in public primary schools in Chipata District of the Eastern Province, Zambia.
3. Assess the management and utilization of financial resources by government in public primary schools in Chipata District of the Eastern Province, Zambia.

1.4 Research Questions

The following questions guided the research;

- i. What is the budget allocation Criteria in public primary schools in Chipata District of the Eastern Province, Zambia?
- ii. What is the financial control and transparency in budget utilization in public primary schools in Chipata District of the Eastern Province, Zambia?
- iii. What is the management and utilization of financial resources by government in public primary schools in Chipata District of the Eastern Province, Zambia?

1.5 Significance of Study

The study was expected to be of great significance to various groups and individuals like;

Administrators: To the Administrator it would help them to identify the areas where they are lacking and how to improve on it towards achieving the set educational goals thereby increasing the standard of education. It would also help them to understand the need for school management and to develop maintenance culture on all the available school resources.

School Management: To the school management, it would help to improve on their management strategies so as to achieve the goals and objectives by taking appropriate actions with modification when goals are not achieved or when improvement is desired. It would also help the researcher himself to know how effective and efficient educational resources are managed in the various public primary schools.

Society: To the society at large, which include the teachers, learners and parents the research study would help their mentality on how to manage and maintain government resources rather than the “I don ‘t care attitude” in which they are use too.

Finally, it would serve as a base line data and source of concern for other future researchers.

1.6 Scope of the study

The study covered the period from May 2022 to August 2022 and it covered the specific area which was Chipata District in Eastern Province of Zambia and the study was restricted to assessing only the Management and utilization of public financial resources in public primary schools.

1.7 Definition of unfamiliar terms

- **Government Funding:** In this study it refers to any amount awarded to teachers in public primary by the government apart from free day secondary funds.
- **Adequacy:** Sufficient resources to support quality and quantity of education services.
- **Funding practices:** Control system that determines funds allocation and use in schools.
- **Vulnerable student:** In the study refers to teachers/learners lacking in the basic resources or conditions as standard housing, medical and educational facilities, and believed to be necessary for an equal position in society.
- **Public primary schools:** these are schools that are run by public funds under the supervision of the government
- **Academic performance:** is the outcome of education, in the study it will refer the extent to which a student, teacher or institution has achieved their educational goals.
- **Financial management and utilization:** these refer to the financial activities undertaken by stakeholders in order to achieve a common objective for the school.
- **Policy:** Plan of action set up by those in authority containing rules and expectations for delivery of services or programmes.
- **Quality:** the degree of excellence obtained as compared to standards agreed upon.
- **Quality Education:** This is education where there are adequate educational resources and learners perform well in national examinations.

1.8 Scheme of chapterization

The study was organized into five chapters. The first chapter of the study included the background, statement of the problem, objectives, and research questions, significance of the study, scope and definition of unfamiliar terms. Second chapter dealt with literature, theoretical and conceptual reviews. This chapter exposed the various thought entertained by different scholars in the area of conducts challenges. The third chapter describes the research methodologies. In the fourth chapter the collected information or data is described and analyzed. The conclusion and recommendation part is presented in the fifth chapter. At last, references, appendix and questionnaire are annexed.

CHAPTER TWO

2.0 Introduction

This chapter contains review of related literature on fund allocation, management and utilization in public education institutions, funding of primary education in developing countries. It explores related literature on funding policy on education in Zambia, financial resources management in education, utilization of financial resources in schools, theoretical framework reviewed, conceptual framework, summary of literature reviewed and the research gap arising from reviewed literature.

2.1 Main Literature review

The following related research was reviewed:

Mucai Esther Wanjiku (2013) conducted a study on how the availability and use of educational resources affects student achievement in high school in Mbeere South, Embu, Kenya. The objective of this study was to understand the state of physical and material resources in secondary schools: to determine the efficiency with which students and teachers use available textbooks, laboratories, and libraries. Student outcomes: determining the extent to which government funding has contributed to the availability of educational resources in secondary schools. A survey design was used in this study because it helped the researcher describe the existing conditions and make inferences related to this study. The study's target population included 3 High Schools in Mbeere South Embu County with a total population of 6,403 students and 34 Principals.

HOD's (Language and Science) Stratified sampling was used to sample public boarding schools for girls, boys, and all day schools to avoid sampling bias for one type of school and to determine whether there are differences in the availability and use of educational resources in different types of schools. The sample included 3 boys (100%), girls (67%) boarding schools and 8 mixed middle schools (30.8%). Purposeful sampling was used to sample 15 principals (5.5%), 30 graduates (5.5%), while a simple random-lot sampling technique was used. to sample 1 grade

3 learning English and 15 students from grade 3 in each school category. Questionnaires, a lesson tracking schedule and a checklist were used to collect data. Testing of the tools performed at two schools was not included in the study. The instrumental validity was used using the expertise of faculty supervisors and faculty, while reliability was determined by experimental methods. The data was encrypted and entered into the computer for analysis by (SPSS).

Qualitative data are thematically analyzed by objectives and presented in a narrative form by objectives. Quantitative data were analyzed using descriptive statistics such as means, percentages, mean, and range. The results were presented using a frequency distribution table.

Research shows that textbooks are inadequate but not severely lacking because textbooks can be shared by a significant number of students in all types of schools and government funding is inadequate. The relationship of this study to the current study is that the study took place in Kenya while the current study took place in Zambia, specifically in Chipata district of Eastern Province, in comparison; both studies focused on availability and use financial resources in public schools.

Akinsolu, A. Olatoun, (2011) conducted a study on Resource Use and Internal Efficiency in Nigerian secondary schools: Implications for social issues in education. This study examined the relationship between resource utilization and internal performance indicators in Nigerian public secondary schools in order to assess whether the country's public high schools are making good use of their resources. Resources are allocated to produce graduates with minimal waste or not.

A correlation study; Stratified Random Sampling Technique (SRST), based on six geopolitical regions, was used to select 250 Local Government Areas (LGAs) out of 77 existing LGA Regions, representing 32%. Next, the sample-to-scale (SPS) method was used to select 136 public high schools from the 250 sampled LGAs. Tools labeled: Resource Usage Questionnaire (RUQ) and Internal Efficiency Questionnaire (IEQ) were used to collect relevant data on independent and dependent variables, respectively, and were pre-test by retesting test method. Four null hypotheses were proposed to guide the study. Out of the four hypotheses put forward, one was rejected while three were accepted. The correlation matrix table is used to analyze the data. This demonstrates the fact that resources are vital to the productive function of the

education system. The impact of the results on the social problems of education has been laid out and recommendations are made here.

The relationship of this study to the present study is that the study took place in public schools in Ondo State, Nigeria while the present study took place in Zambia both are in Africa, this study was limited to resources such as human, financial and material while currently Academic Research focused on management and utilization of financial and material resources as well in public schools.

Uchendu C.C., Ekanem, E.E., Jonah, S. T. (2013) Maintaining resources for educational service delivery in public and private secondary schools in Rivers State, Nigeria This study examines the effect of retention of resources on delivery educational services in public and private schools in Rivers State, Nigeria. To achieve the goal of the study, two hypotheses were put forward to guide the study.

The study used a descriptive survey study design and stratified random sampling techniques were used to sample seven hundred and thirty-eight (738) principals and vice-principals out of a total of one thousand five hundred and fifteen (1,515) principal and deputy superintendent of public and private high schools in the Rivers States. Data were collected using a questionnaire designed by the researchers and titled “Resources Retention Questionnaire for the Delivery of Educational Services (RMPESQ)”.

The main limitation were that the terrain could not allow researcher easy access to certain areas for data collection. Mean, set of means and rank order as well as standard deviation and test were used to analyze null hypotheses. The results show that the culture of retention in public and private secondary schools is weak; the physical resources of the school are regularly maintained. Physical resources in the school, if properly maintained, affect educational service delivery and student academic performance at Rivers State; this financial resource is the major problem against the maintenance of the school's resources.

Comparing this study with current research, this study included both private and public high schools in Rivers State, while the current study was limited to public primary schools in Chipata

district of Eastern Province in Zambia. Both studies focused on management of resources in schools.

Another study was conducted by Francis T. M. Irungu (2014) on factors affecting resource management of district high school Head teachers in Lusaka district, Zambia. The purpose of the study is to investigate the factors affecting the resource management of Head teachers in primary schools in Lusaka district. These include funding, human resources, political interference, and material structures. The objective of the study was to determine how the educational attainment of school leaders, funding and availability of teachers, facilities, and political interference influence the resource management of schools.

The study design for this study was a descriptive survey. The target audience of the study was 20 Head teachers and 160 teachers in Lusaka prefecture. While the sampling plan used is purposeful. Collected data were analyzed using descriptive statistics. Frequencies, percentages, tables and graphs are used to present the data. Collected data were analyzed using the program SPSS (Statistical Package for Social Sciences).

Below are the conclusions of the study; found that 8.6% of Head teachers had experience as Head teachers because they served more than six years, while 2% of teachers were from four graduates who were employed. The majority of teachers, 92.1% confirmed that the amount received was inadequate, which is consistent with 60% of Head teachers also confirming the same. The students find themselves without a teacher. 8.6% of schools have politicians on their committees, leading to political interference in the management of district high schools, while 93% of teachers report that they do not have adequate facilities in schools while 76.9% of Head teachers said that they did not have adequate offices. And the canteen can accommodate their students. In comparison, both studies were conducted in Zambia with focus on resource management in primary schools.

Sibeso (2009) conducted a study and found that in the management of school finances at Chibombo Primary School, teachers, parents and students did not participate. Research has shown that head teachers do not include students, parents and teachers on the financial management committee. The study went on to point out that the exclusion of other teachers, students and parents from financial management had robbed them of their ability to manage

school finances. It was also found that head teachers were poor in encouraging parents, teachers and students to participate in school financial management.

In addition, the researcher found that at Chibombo Primary School, it appears that the accounting officer and head teacher were the only stakeholders involved in the school's financial management. Employers such as those identified by the researcher provided the accounting officer and head teacher with a platform to meet to misuse School funds because they are the only ones in control of the school's finances. The relationship between this study and the current one is that, both were conducted in Zambia with focus on management of financial resources at primary school level.

Moreover, Tembo (2014) conducted an investment and management study examining the resources, institutional budgets and outcomes at Chipata College of Education (CCE). The study examined the qualifications of individuals entrusted with financial resources at the CCE. Research has shown that hired accountants are trained but complain that most school administrators do not have adequate financial management skills. The study found that the accountants' failure to account for the money received by the institute was not due to the qualifications of the accountants but other reasons among them included security.

The study found that at CCE, there was a need for people with financial resources to change their minds about public finances and needed to change the rules governing college finance making it difficult for members of the organization. It was also pointed out that the financial management of the CCE was ineffective, inconsistent and poorly accounted for by the people involved in financial management for failing to account for college receivables and for the fact that the financial statements did not reflect the actual financial position of the college. In comparison, both this study and the current one were conducted in Chipata district and were focused on public financial management in public learning institutions.

Besides, Siampule (2016) conducted a study on the allocation, management and use of public funds at Public Primary Schools in the Western Province of Zambia with a sample size of 45 students including students, teachers, educators, head teachers and officials from the Department of Education headquarters, PEO and DEBS offices. Research has shown that government funding mechanisms for Public Primary Schools are insufficient to reduce student needs and

school budgets in order to increase access, improve the quality of education and development at Public Primary Schools.

The researcher found that administration at Public Primary Schools was transparent and accountable to other stakeholders, and administrators were not involved in public financial management. The findings highlight the long process requirements in government spending. In addition, the use of public funds was confidential. It also emerged that there was not enough surveillance and supervision by trained public auditors. The study concluded that there have been challenges in the allocation, management and use of public funds at Public Primary Schools leading to increased access, improved quality of education and overall development. It is recommended that the Government increase funding for Public Primary Schools. This study in comparison with the current study, both were conducted in Zambia and were focused on management and utilization of public financial resources in public schools.

2.1.1 Funding of primary education in developing countries

The World Bank (2005) states that, 'skills development and primary education are sub-Saharan Africa's priority areas when it comes to broader social and economic development'. According to Marphatia, Reid and Yajnik (2019) and Lewin and Caillods (2001), primary education remains inaccessible in many African countries due to funding problems. Public funding is not able to meet the need for additional accommodation. The growth in enrollment has outpaced the proportional increase in resources, resulting in a shortage of teaching materials and facilities. Many of these countries have turned to private funding to fill the gap. Community participation in developing countries at the primary level has also improved.

However, participation in primary education is still lacking, making secondary education inaccessible to learners (Ombati and Mokua, 2012). The African government has implemented various measures such as tuition waivers, government scholarships and free textbooks to protect learners in public secondary schools (ibid, 2015). There are different situations in each country regarding the funding of secondary education in Zambia and also consider developing countries. For example, in Zimbabwe, parental involvement is relatively high due to its large public commitment and relatively lower unit prices per student compared to other African countries.

Many governments around the world have systematically allocated a larger share of their GNP to investment in education (Asena, Simiyu and Riechi, 2016; Lewis, 2001).

Malawi and other French-speaking African countries have problems including low public participation in primary education and high costs of educating a secondary student, along with a heavy debt burden, due to it's difficult to finance the development of secondary education. Malawi in particular has been identified as one of the countries with the lowest secondary school enrollment rates in sub-Saharan Africa (Rose, Downing, Asare and Mitchell, 2019; *ibid.* 2013).

Rwanda is one of the African countries that have made significant progress in funding education. In the 2015 Oslo Declaration, the Rwandan President attributed this success to the partnership and mobilization of possible resources, including the community (World Bank, 2015).

Immediately after the independence of the Republic of Zambia, the private sector as well as the government as well as the people were interested in supporting the education sector. Over time, the family began to feel overwhelmed. A study on cost-sharing policy in secondary education found that the majority of parents consider this to be a burden on them. Most of these parents are unable to send their children out of school. Therefore, the high cost of providing secondary education has reduced parental involvement in it. Through the President of the Zambia Parents Association, many parents have repeatedly voiced their opposition to tuition fees (Ayodo and Too, 2010).

When the NARC government promised free education many parents sent their children to school believing that education will be totally free (Mualuko and Muhavisi, 2013). With time parents fees exceeded the government subsidy which made parents from poor backgrounds demoralized. Wambugu and Mokoena (2013) carried out a research in Limuru Sub County to ascertain the perception of parents towards cost sharing. Their findings show that parents are overwhelmed by the burden of cost sharing in education. However, this research was only conducted in two schools hence more research needed to be done in a larger region. Over time there have been calls to increase the government capitation to a higher figure. Since the introduction of FDSE in 2008, the government has increased capitation twice up from the initial figure of Ksh. 10,265.00 to Ksh. 22, 244. This research therefore, intended to establish the attitude of stakeholders towards funding of education in Bungoma County.

Free Day Secondary Education is considered a major breakthrough in the financing of primary education in Zambia. However, according to Murithi (2013), FDSE has a multitude of challenges ranging from quality, efficiency, accessibility, relevance and equity. The introduction of this program has led to a resurgence of day secondary schools, attracting an increasing number of students passing elementary school (Ndiku and Muhavi, 2013). In a study conducted in the South Nyeri sub-district, the program lacked a clear policy and legislative framework, making it a political enterprise. However, in this study, the researcher did not highlight the relationship between academic success and FDSE.

Some schools still charge parents excessively by charging more than the boarding fee in accordance with approved Departmental guidelines. Observations at schools show that additional revenue is channeled through activities administered by a number of parents in collaboration with school administrators and school administrators in phases. In many of their forums, such as the annual meetings of high school Head teachers, teachers have expressed concern about delays in disbursing government funds. Based on this statement, the study aimed to determine how funding policy affects academic achievement.

There has been a large increase in enrollment due to the FDSE program. Before the advent of FDSE, a World Bank report (2008) found that secondary schools were suffering from a shortage of educational resources in Zambia. FDSE has one of its intentions to facilitate the collection of learning materials. Research conducted by Murithi in South Nyeri in 2013 shows that government-issued money does not support the purchase of study materials necessary for academic success. Therefore, this study aimed to determine the extent to which this amount contributed to the use of learning materials to promote academic achievement of learners in Bungoma County.

However, the general observation shows that the cost per student in the lower secondary schools is normally many times higher than the costs in the primary schools, (ibid. 2013).

2.1.2 Policy on Funding Education in Zambia

In Zambia, the government has played a fundamental role through allocating the annual budget to fund public secondary schools (Ngigi and Tanui, 2019). Since Zambia gained independence in 1963, providing quality training and education has been a major concern of policymakers. At the time of independence, high schools were classified into three categories, namely government funded schools, private schools and Harambee schools. Public schools are divided into district, provincial and national schools. Government-funded schools have been fully supported in terms of financial, material and human resource requirements. Harambee schools depend on the community for funding, but with some government support. Private schools are funded by private organizations and individuals. All stakeholders are passionate about educational development, (Ngware, Onsomu and Muthaka, 2007).

Currently; Zambia has private and public schools as the main type of primary schools. The government provides subsidies for public high schools while other funding comes from parents and other stakeholders. Following the enactment of the new constitution, public schools were divided into national, out-of-district, district, and sub-district schools based on the choice of first graders.

There is also a special type of school that caters for students with special needs. Private schools are funded only by private organizations. The World Bank (2002) considers education financing a major challenge for education in secondary schools, among other challenges. However, all countries devote a large part of their national resources to education. Many countries continue to charge lower secondary school fees, which are sometimes high, leading to the inability of the poor to access secondary education (EFA, Global Monitoring Report 2012). Therefore, it is necessary to abolish tuition fees to improve the number of disadvantaged children accessing education.

Regarding the provision of education in Zambia, pressure from the World Bank and the IMF through the Structured Adjustment Program (SAP) forced the government of the Republic of Zambia to introduce a cost-sharing policy in funding education (Achoka and Ogenga, 2008). The Kamunge Report, 1988, focuses on financial quality and relevant education.

Following this report, the Government presented the National Assembly Decree No. 6 on education and training for the next decade and beyond, which officially kicks off the cost-sharing policy since the government cannot bear the full financial burden of education. Under this policy, funding for education will be provided through a partnership between the public sector, NGOs, communities, individuals and the private sector. Before sharing costs, the government shouldered the entire burden of funding education. With the implementation of the policy, the government stopped buying textbooks and delegated this role to parents (Rotich, 2004). The government is responsible for recruiting and compensating teachers, providing teacher career development, school infrastructure, and administering and administering scholarships. Other partners are responsible for providing physical infrastructure, maintenance, exam fees, tuition, accommodation and out-of-pocket expenses (GOK, 2006).

According to Wambugu and Mokoena (2013) and Institute for Policy Research and Analysis (2003), cost sharing has created a burden on households. However, the government has put in place some security measures such as scholarships to protect the poor and vulnerable people. Government intervention is not sufficient to meet the needs of all poor students. Other challenges include weak administrative systems, as seen in delays in the exchange of grants to beneficiaries (Njeru and Orodho, 2003). The Koech Board of Education (1999) recommends that all actors in the education sector strive to increase funding levels by expanding the resource base. Despite this policy change, education demand continues to grow although funding remains a challenge.

Following the World Education Forum in Dakar in 2000, and the adjustment of the Millennium Development Goals (MDGs) and Education for All (EFA), there was an increase in enrollment in primary schools, leading to increased enrollment in secondary schools, making funding a major challenge. The requirement for quality education has been taken a step further than the Millennium Development Goals by the Sustainable Development Goals. Under Sustainable Goal, a country that provides inclusive education will work to achieve upward social mobility and poverty alleviation for its citizens. The basis of self-esteem is to unleash the creative power of the mind and, ultimately, to free the mind.

With this in mind, the Zambian government has tried to make education affordable by paying tuition for all public high school students. In so doing, the government wishes to ensure that all girls and boys receive free, equal and quality primary and secondary education to enable learners to achieve appropriate learning outcomes. Effective results can only be achieved if available funds can be allocated to the provision of appropriate and appropriate resources. This study is intended to provide a guide for this purpose as virtually no guidance on how to allocate funds is provided in a well-informed manner to achieve the best educational outcomes. The integration of lower secondary education into basic education under the 2005 Chamber Document No. 1 exacerbated the funding challenge to meet the needs of all primary school graduates. During the 2007 election campaigns, the main political parties, namely the National Unity Party, the Orange Democratic Movement of Zambia and the Orange Democracy Movement, promised free secondary education.

In 2008, the government of Zambia launched free education as an initiative to achieve education for all (EFA). This is primarily to provide daytime education. This means free tuition is guaranteed. This is seen as a major policy reform in which the government targets the poor and vulnerable groups to access education. According to Munda and Odebero (2014), "the introduction of free tuition in schools is intended to provide economically disadvantaged people the opportunity to benefit from a government-funded education program".

2.1.3 Financial resources management in Education

The education sector needs a financial management system like any other, which serves as an important tool to enable the smooth teaching and learning process to achieve the goals and objectives of the organization.

Managers accomplish the task of using finance effectively through appropriate educational planning. Clear planning helps to counter the needs of society in the process of using scarce resources. It is a national approach in the process of mobilizing and optimally using resources. It allows the opportunity to adapt to changes in the education system.

Therefore, it is important to plan for effective and efficient use to achieve organizational goals. Principles of financial management, like other management disciplines, apply the general principles of planning, organizing, directing, coordinating, and controlling money to ensure optimal achievement of objectives (Mbamba, 1992).

The sector requires effective and efficient fundraising mechanisms. A reasonable process for the effective use of funds created to improve educational programs and achieve educational goals. Therefore, financial management in education as part of the general management function must perform some of the functions, basic financial planning and financial control cited in (Lavaca and Keynes, 1989). Besides, financial management for public primary schools are guided by the Public Finance Management Act No. 1 of 2018 which entails the proper procurement procedure, stores management and accounting for the financial resources MoE (2021).

As Adesina (1990) has argued, the underlying principle of school funding is not the amount of funds allocated to the school system, but how the available budgets are implemented in practice. How economic. It is necessary to develop a plan to create and spend funds to use the funds effectively. Therefore, planning is an essential part of financial management that enables the effective use of available educational funding sources for the effective achievement of the desired goals and objectives of education. In addition, Lavacic (1995) listed financial management for effective use of educational funding. These are resource acquisition, resource allocation, budget planning, budget execution, and budget plan evaluation.

As mentioned by Mbua (2002), the financial management system is the operational mode of financial management in practice, largely depending on the organization and other relevant aspects (such as the financial management system). Accounting is used in national and local education system, so Centralized and decentralized education system activities may be different. And the concept of financial management system in education Public financial management is not much different from the general financial management system, which has certain common characteristics, which shows that financial management in education also needs to ensure that resources are obtained from different sources and put Make informed decisions about how they should be allocated and used to effectively achieve educational goals.

Since financial decisions in education are so important to the education system, it is essential to make wise decisions and organize finances effectively. Regarding, as quoted by Melaku (2010: 44) points out that “finance is assumed to be of greater importance in education with the expansion of the education system and the delivery of the quality of education being strongly influenced by the number of the amount of funding available to education and the extent to which existing funding is effectively and efficiently managed.

Management functions in the financial sector require certain managerial skills. These skills are vital to the financial management of an organization. This is the technique, the people and the concept. Technical competence refers to the ability to perform specialized financial tasks such as budgeting, accounting, reporting, and others that require certain methods. People skills are the ability to work with people. On the other hand, conceptual competence is a manager's ability to recognize complex and dynamic problems to identify elements of financial management in an organization, according to Bateman and Zeithmal (1990).

Human resources in the financial management of the education system are an important issue to consider. Indeed, the effectiveness of financial management depends on the quality and skills of the organization's staff. Thus, lack of financial resources is not the only limitation hindering the implementation of educational goals and objectives. Caillods and Hallack (2004) cite: “Like the lack of funding, the lack of capacity to design, plan, negotiate, manage funds, and coordinate the various actions and actors at the field level is one of the reasons leading to the poor implementation of goals.

As Dixon (1986) pointed out, financial management is the process of planning, providing, creating and managing financial resources. Financial management must perform a number of functions within the framework of the general management function. So, the two basic functions of the financial management function are financial planning and financial control.

Financial planning in management planning, it provides the basis and orderly approach for future actions. It's a method of deciding what to do with the cash in hand and doing it. In general this attempt leads to compressive programming and budgeting of future operation. And financial Control Function from management control to assign organizational responsibility for the implementation of approved plans.

It involves the monitoring of actual transaction events against the plan taking prompt action, where there is deviation from the plan, the control function takes appropriate measure either to improve performance or revise planned target in terms of cost and output, described by Dixon.

Clarke (2008) describes that, in financial management, it is essential for school Head teachers to ensure that they have knowledge and understanding of the basic processes involved in the management of accounts. Of the school, the budgeting process, as well as the systems and controls that are necessary to ensure that school funds are not misappropriated. As cited by Momoniat in Erasmus (2008), it explains that financial management is a requirement for managers to take responsibility for actions and achievements in exchange for the manager's decision power over their inputs. As such, managers must be held accountable for their performance.

2.1.4 Utilization of financial resources in Schools

Financial income in schools comes from a block grant distributed by the government, internal income generated by schools, and contributions from the community and philanthropic organizations that lend to schools such as school grants and other loans. Appropriate accounting and financial management systems are required to use the proceeds of these revenues for the purposes specified and described by the schools. According to MoE, 2021 school guidelines for utilization of funds in schools, all schools should have school finance committees whose mandate and responsibility is to oversee utilization of school finances. Therefore, Chipata public primary schools must know financial sources and how to use such sources in schools. In addition, schools must report any additional income earned as part of the amount shown in the budget at the end of the fiscal year, as they will report the actual final budget. In addition, labor and in-kind contributions will be reported. Accountants, treasurers and managers must work together to create efficient and effective mechanisms for the management and use of finance (MOE, 2021).

Based on the decentralized economic policy fiscal policy that the country is currently following, Chipata has full control over their resources. And has full authority over its own resource means to control the process from preparing budget plans to using available resources.

Thus, the Chipata District Education office will ensure that budget plans for the office and schools are prepared in accordance with the budget constraints, and then submitted to the Chipata DEBS. As a result, DEBS will, in turn, review and approve the project to make the necessary changes.

2.1.5 Theoretical framework

The study used the Educational Production Function (EPF) theory. According to Hanushek (2007), inputs such as school resources influence student achievement. Proponents of this theory argue that the greater the investment in school resources, the more students will learn and, therefore, perform better. The theory states that “educational outcomes are a function of the inputs to the educational process provided primarily by the learners’ family, the student, the community, and the school” (Sauna, 2009). It is a systematic approach to problems of total visualization. Student academic success in this context is the result of quality input and process. Likoko, Mutsotso and Nasongo (2013) argue that education is mainly made up of inputs and outputs. They consider the fact that there is a set of inputs that are processed through educational processes to produce educational outcomes.

In this context, research looking at inputs such as finance can provide other inputs such as personnel and infrastructure as well as pedagogical learning resources. Therefore, finance, human and material resources are the inputs while the results and goals of the educational process constitute the output. Similarly, for the funding of this study, material resources and pedagogical learning resources are considered as inputs, while the outcome of the educational process is the adequacy of material learning resources. UNICEF (2000) recognizes that quality education is the product of a combination of learners, environment, content, process and outcomes.

According to researchers such as Pritchett, Filmer and Hanushek, consistent with this theory, the amount of output obtained by an educational system depends on the amount of input provided within the limits imposed by the educational processes. Therefore, quality education is a full spectrum of inputs, processes and outcomes. In this context, the inputs include the number of textbooks, the number of teachers as well as their training level.

Processes include instructional time and actual learning. Outcomes are considered based on graduation rates and grades achieved (Sifuna, 2009). Finance is an input that affects the quality and adequacy of learning resources. The different contributions of the fields affect the results or the quality of the product.

2.2 Conceptual Framework

The conceptual frame work as shown in Fig 2.1 provided the guided to the study.

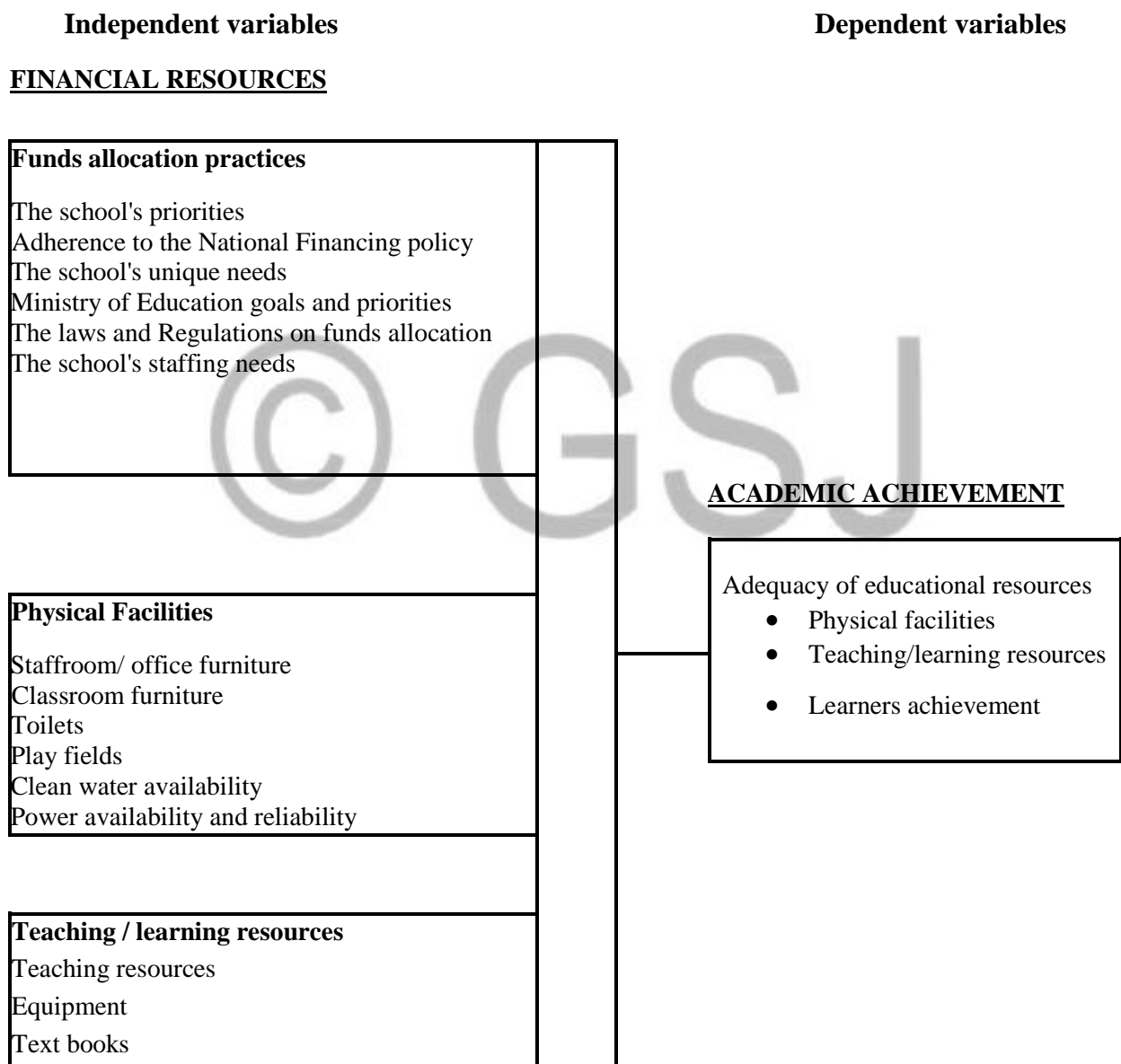


Figure 2.1: Interplay between funding practices and quality education in Primary Schools

Source: Researcher 2022

The Conceptual Framework refers to the correlation of variables between scholarship practices and academic performance.

Funding as input is an independent variable that affects the dependent variable of academic performance. Learning outcomes are the product of school inputs and the process of producing outcomes from inputs. The Government of Zambia recognizes the contribution of other stakeholders to funding education. Parents also participate in the PTA (Parent Teacher Association) project. At the election level, there is funding for poor students and the development of school infrastructure. Other sources of funding come from national and county government subsidies.

Non-governmental organizations (NGOs) and community-based organizations (CBOs) are also deeply involved in the funding process. Some funds will also be raised from supporters and through Harambees. Available funds are allocated based on practices such as school priorities, school types, departmental budgets, compliance with national funding policies, school-specific needs, and school strategic plans. School goals, Ministry of Education goals and priorities, school characteristics, funding laws and regulations, impartiality and impartiality, and school staffing needs.

The Financing Process aims to provide quality education in terms of the adequacy and quality of teachers, institutions and learning environments. The funds will be used to purchase educational and learning facilities and resources. Obtaining an institution improves its relevance and, when used correctly, improves academic performance. Therefore, funding practices are aimed at providing quality education through the academic performance of educational institutions and learners.

2.3 Summary of Literature review

The literature review investigated public education funding related to developing countries and was limited to Zambia's post-independence experience. This document shows that individual national and international efforts to ensure citizens' access to education are increasing enrollment in primary education.

This document highlights the management and utilization of public funds, funding practices adopted by public schools and explains how policies have affected funding over the years. This document also looked at how funding helped provide physical infrastructure and teaching materials in primary schools.

The Literature review further examined researches conducted on educational financial resources to determine how it is managed and utilized. The availability and effective management in various research areas has led to a shortage of educational resources. Therefore, mismanagement and inefficient utilization of education financial resources may have contributed to the poor academic performance of students at primary school levels in African countries (Onwuka 1996).

2.4 Research gap

Primary school teachers everywhere need the basic knowledge and skills to get the most out of their school financial resources. However, most of the literature reviewed did not look at management and utilization of public financial resources in public primary schools. It is evident from the above reviewed literature that, one of the reasons the available financial resources are not efficiently used by many Primary school teachers is the lack of financial management and utilization skills. Also there was no study that provided deeper knowledge of public financial resources in public primary schools in terms of management and utilization. In this regard, the researcher was interested in undertaking this study so that deeper knowledge could be provided on how public financial resources are managed and utilized in public primary Schools of Chipata district in Eastern province of Zambia.

CHAPTER THREE

3.0 Introduction

This chapter presents the research methodology for the study, describes the design, the target population, the sample and sampling techniques, the research instruments, validation of instrument, pilot study, reliability of instrument, data collection procedures and data analysis.

3.1 Research Design

This study followed the survey design. According to Orodho (2005), survey design is the most commonly used method of gathering information about people's opinions on education and other social issues. For this purpose the research methodology used was descriptive survey and both quantitative and qualitative approaches were adopted. The reason behind choosing both the quantitative and qualitative was motivated by the fact that the authorities were supposed to have better information than anyone else. This group included; PEO's office, Chipata DEBs and School Administrators.

The data obtained from this group deserves a qualitative analysis. The other group's members were those who filled out the questionnaire were believed to provide a data that was analyzed quantitatively. The study design was descriptive survey which was based on the nature of the data with an aim that methods were assumed to enable the researcher to find out the gap for the existing problems. The research method guarantees a wider range of topics without the need for researchers to be present. With this in mind, the study design of this study was considered appropriate because it helped researchers collect data on the educational financial resources in public primary schools and their management and utilization.

3.2 Population of the Study

The target population is considered to be subjects under the study (Copper & Schindler, 2001). Records obtained from the Ministry of General Education pertaining to the number of registered schools as of 2021, indicated that a total of 139 primary schools were in the Chipata District of the Eastern Province, where 97 were public and 42 private primary schools.

The population of the academic staff was 108 while the population of the administration staff of others sectors is unknown. Because the sample were drawn from different unit of concerning body which was purposely selected.

3.3 Sampling Technique and Sample Size

The researcher used stratified random sampling techniques to select the schools, head teachers and teachers due to the large population. To determine the appropriate size of head teachers and teachers, an updated list of public primary schools in the Chipata District of the Eastern Province was obtained from the Ministry of General Education.

The total numbers of participants in four public primary schools was 80 Academic staff from 108 populations. Which means the selected population was approximately 25% of entire population. From other sectors such as administration staff, 20 sample participants and 4 officials from PEO's office and 4 from Chipata DEBS were chosen purposefully.

In the table below, the academic staff was a part of randomly selected sample. The group members of the sample were included to fill out the questionnaire. And the other administration staffs were a part of purposefully selected which was a part of interviewed and other groups like Chipata DEBs and officials from PEO participated in the interview.

3.4 Sample size

Table 3.1 Sample Size

No	Schools	Academic staffs								
		Population			Sample					
		M	F	T	Head teachers	Accountants	Senior Teachers	Class Teachers	N _o	%
1	Umodzi primary	12	18	30	1	1	6	12	20	67
2	Makwe primary	08	13	21	1	1	1	17	20	80
3	Munga primary	16	17	33	1	1	5	13	20	83
4	Nyakutwa primary	08	16	24	1	1	4	14	20	71
4		44	64	108	4	4	16	56	80	74

3.5 Instrumentation

This study used surveys and interviews as a data collection tool. The survey had two sections. Section 1 collected demographic information and Section 2 collected information on the management and utilization of financial resources in Public Primary Schools in Chipata District of Eastern Province.

The survey contained closed question items that collected qualitative and quantitative data. The data in this survey used a 40-item questionnaire related to the survey questions. Each of the items in the questionnaire represented the type of school resource, with very positive, positive, undecided, negative, and very negative answers.

3.5.1 Validity of Instrument

Face validity of instruments was used the researcher employs the expertise of two supervisors with the relevant skills in the field of study. They made useful suggestions that led to some corrections in the final draft of the questionnaire and the feedback given was used to perfect the instruments before the actual use.

3.5.2 Pilot Study

The researcher selected two public schools from the population of study which comprised of 2 Head teachers, 24 teachers and two accountants in two public primary schools which were not included in the sample. The Head teachers, teachers and accountants of the two schools were given questionnaires to fill twice within two weeks after which result was used to test re-test the reliability.

3.5.3 Reliability of Instruments

Researcher used testing and retesting techniques to measure the reliability of their research tools. The results of the pilot study and the scores obtained were ranked and correlated using Spearman's rank factor. The correlation coefficient between the first and second results was calculated and a correlation coefficient of 0.822 was obtained.

Therefore, the researcher concluded that the equipment was reliable because positive coefficients greater than 0.7 were considered to be okay in determining the reliability of the equipment.

3.6 Procedure of Data Collection

The researcher visited the four (4) selected public primary schools and the head teachers of the sampled schools to introduce himself and seek for their consent to carry out the research in their schools with a letter of introduction. Then, the researcher formally introduced himself to the schools in order being allowed to collect the required data. Therefore, data was collected at different times and stages.

3.7 Tools and Method for Data Analysis

The data generated by interview were qualitative nature and were analyzed through interview thematic analysis. The data collected from questionnaires were quantitative nature and were coded and tabulated for computer analysis. The procedure for data analysis entailed the following steps; first the researcher collected the questionnaires. Second, data code book was prepared by the researcher for data coding. This facilitated the entry sheets of the data into the computer data entry sheets. Third data were keyed into statistical Package for social sciences (SPSS) software package version 20.0. Data from questionnaires on academic staff was tabulated according to distribution, sex, age, qualification, work experiences. This enabled the researcher to use descriptive statistics in description of respondent's characteristics was analyzed using frequencies, percentages, mean and standard deviation.

3.8 Limitations of the Study

In addition to financial and time limitations, the study was constrained by the following limitations. Semester break at the time of data collection; Reluctant of respondents to give information; absence of officials and some experts from office during data collection, Lack of organized secondary data due to the absence of documentation and organized database system in the district.

Therefore, the study relied on a combination of different primary data collection mechanisms with special emphasis to in-depth interviews to manage all challenges faced by researcher.

3.10 Ethical Considerations

As the matter of ethic dictates, the collected data were kept and used confidentially and any information gathered in the field was only for the purpose of this study. Cultural sensitive points were in mind as the objective of the study was aimed at assessing the management and utilization of government financial resources in selected public primary schools in Chipata District of the Eastern Province, Zambia.

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CHAPTER FOUR

4.0 Introduction

This chapter presents data analyses, presentation and discussion of the findings of the study.

4.1 Demographics Characteristic of Respondents

A brief personal profile of the respondents including Gender, Age, working experience, qualification and Current position in the school is presented according to themes developed during the analysis is provided in this section.

A total of 80 Academic staff respondents (Head teacher, Accountants, senior teachers, and Class teachers) were selected to fill out the questionnaire. From 80 copies of questionnaires 75 (93.75%) were completed and returned. Among these, a total of 6 key informants were interviewed by the researcher; one PEO representatives, one Chipata DEBS's representative and one from each of the four schools participated in the interview. The analysis was made on the basis of information obtained from 75 respondents and a total of 6 key informants who participated in the interview.

Table 4.1.0 Academic staffs Respondents characteristic by Gender, Age, Qualification, work experience and current position in schools

S/no.	Items	F	%
Gender	Male	62	82.7
	Female	13	17.3
	Total	75	100
Age	18-25	1	1.3
	26-30	27	36.0
	31-35	32	42.7
	36-40	14	18.7
	41-45	1	1.3
	Total	75	100
Qualification	CERT, DIP	66	88.0
	BED, BSC	9	12.0
	Total	75	100.0
Work experience	0-5	2	2.7
	6-10	26	34.7
	10 and above	47	62.7
	Total	75	100
Current position in schools	Head teacher	4	5.3
	Accountants	4	5.3
	Senior teachers	19	31.3
	Teachers	48	57.3
	Total	75	100

The above table 4.1.0 outlines the biographic information of the participants with regard to the gender and the age of the academic staff. The study reflects that females formed the majority with 62 (82.7%) and the males constituted only 13 (17.3%). This information still reflects the current trend that male academic staff is by far the minority in the schools. Similarly, Only 1 (1.3%) of the participants is between the ages of 18 and 25 years. 73 of the participants are between the age 26 and 40 years, i.e. (86.6%).

Table 4.1.0 shows that 9 (12%) participants were Bachelors degree holders and 66 (88%) of academic staffs were a Diploma holder, with regards to the work experience, 2 (2.7%) academic staff ranges between 0 to 5 years, which is normally not considered as very experienced. The rest 26 (34.7%) of academic staff were more than 6 years and 57 (62.7%) of these have experience of more than 10 which is normally considered as very experience teachers.

Table 4.1.0 above presents the current positions of Academic staffs. As indicated, head teacher constitute 4 (5.3%), senior teachers 19 (31.3%), Accountants 4 (5.3%) and Teachers 48 (57.3%) represented respectively.

4.1.1 Major Findings of the Study

Table 4.1.1 Budget plan Preparation

No	Items	N	SA	A	UN	D	SD	Mean	Std.
1	The School collected information from the community to designing its budget	75	24	23	1	22	5	3.5200	1.37899
2	The school adequately estimates its expenditure for academic year	75	31	22	-	-	22	3.5333	1.69525
3	The School conducted need assessment for priority issue	75	-	-	25	-	50	1.6667	.94916

KEY: Range of mean value to the level agreement or disagreement of mean range from 0.00

<1.50 = strongly disagree, 1.50 <2.50 = disagree 2.50 <3.50 = Undecided 3.50 <4.50 = agree

4.50 ≤ 5.00 = strongly agree.

Table 4.1.1 above, shown that 1 and 2 with mean rating shown strongly agree because 3.5200 and 3.5333 mean variation is at the level of agreement. Whereas 3 with low mean rating indicated degree level of disagreement because their mean variation is 1.6667 at the level of disagreement. Therefore, the school is always ready to collect information from the community by designing its budget and adequately estimating their expenditure on budget for academic year. This shown that the school is strongly working on both issues.

Table 4.1.2 Budget allocation Criteria

No	Items	N	SA	A	UN	D	SD	Mean	Std.
1	The budget of school is allocated with Standard unit cost per student	75	22	23	30	-	-	3.8933	.83137
2	The budget of school is allocated with Previous year budget performance	75	-	-	52	-	23	2.3867	.92843
3	The budget of school is allocated based on amount of budget requested	75	-	-	27	-	48	1.7200	.96646
4	The block grant is allocated every academic year by government	75	-	-	-	23	52	1.3067	.46421

KEY: Range of mean value to the level agreement or disagreement of mean range from 0.00

<1.50 = strongly disagree, 1.50 <2.50 = disagree 2.50 <3.50 = Undecided 3.50 <4.50 = agree
4.50 ≤ 5.00 = strongly agree

Table 4.1.2 indicates that the mean rating in number 1 has a degree level of agreement with 3.8933, while number 4 indicate the low mean rating with degree level of strongly disagree, the finding shown that there is no block grant allocated every academic year to the school by government. But only school grant were allocated based on the standard unit cost per students not for the amount of budget requested by school and also they do not consider the performance of specific school facilities in order to achieve the planned activities.

Table 4.1.3 Distribution on budget allocation Criteria

No	Items	N	SA	A	UN	D	SD	Mean	Std.
1	The amount allocated in the budget is fairly distributed in schools	75	-	-	48	-	27	2.2800	.96646
2	The distance of schools are considered during budget allocation	75	-	-	48	-	27	2.2800	.96646
3	The amount of allocated (approved) budget for each fiscal year is adequate to accomplish the academic cycle school activities	75	-	-	24	-	51	1.6400	.93923
4	The allocated (approved) budget is announced on time to the school community.	75	-	-	27	23	25	2.0267	.83784

KEY: Range of mean value to the level agreement or disagreement of mean range from 0.00

<1.50 = strongly disagree, 1.50 <2.50 = disagree 2.50 <3.50 = Undecided 3.50 <4.50 = agree
4.50 ≤ 5.00 = strongly agree

Table 4.1.3, this indicate that mean rating 2.2800, 2.2800 and 2.026 are at degree level of disagree while 1.6400 indicated that low mean rating which is strongly disagree. Therefore, this shown that there is no fair distribution being considered during budget in each school especially in case of distance of school like transportation material, available provision of stationary materials in that area and human power. This also revealed that the budget allocated in each school is not adequate to fully implement the activities of Academic year.

Table 4.1.4 Presence of human skills on finance position in schools

No	Items	N	SA	A	UN	D	SD	Mean	Std.
1	My School has accountants, treasurer to manage school finance in good manner	75	-	-	23	-	52	1.6133	.92843
2	My School has personnel trained in financial management in school.	75	-	-	5	-	70	1.1333	.50225

KEY: Range of mean value to the level agreement or disagreement of mean range from 0.00

<1.50 = strongly disagree, 1.50 <2.50 = disagree 2.50 <3.50 = Undecided 3.50<4.50 = agree
4.50 ≤ 5.00 = strongly agree

Table 4.1.4 above presents the view of Academic staffs of the selected public primary schools on presence of human skill at position of financial management at school level, this indicated items 1-2 are mean rated 1.6133 and 1.133 with standard deviation of 0.92843 and 0.50225 for academic staff as per the mean variation at the degree level of strongly disagree. This indicated that schools has no necessary human power skill for financial management but the position of finance department in school are occupied by ordinary teachers without any kind of training they received who are nominated every year for the first week at the time the school starts to begin which is approved through school community assembly with recommendation of school director.

Table 4.1.5 Budget Utilization in Schools

No	Items	N	SA	A	UN	D	SD	Mean	Std.
1	The School give awareness of teaching and non-teaching Staff about release of schools budget	75	-	-	28	-	47	1.7467	.97389
2	The Involvement of stakeholder and management Committee in finance decision is low	75	52	23	-	-	-	4.6933	.46421
3	My school use proper efficiently purchasing activities for provide quality items for school.	75	-	-	46	-	29	2.2267	.98053
4	The function of warehousing holding and caring for materials in your school are evaluated.	75	-	-	27	-	48	1.7200	.96646
5	The inventory control carried out in school is fully implemented	75	-	-	50	-	25	2.3333	.94916
6	The practical of financial rules and regulations are observed in utilization of finance in your school	75	-	-	45	23	7	2.5067	.66522
7	The amount of allocated budget for the school is fully utilized	75	22	-	46	-	7	3.4000	1.18550
8	The utilization of finance in your school is effective.	75	-	-	45	-	30	2.2000	.98639
9	My school practiced financial coding materials like receipts, invoices, and models during utilizing resource	75	7	-	46	-	22	2.6000	1.18550

KEY: Range of mean value to the level agreement or disagreement of mean range from 0.00

<1.50 = strongly disagree, 1.50 <2.50 = disagree 2.50 <3.50 = Undecided 3.50<4.50 = agree
4.50 ≤ 5.00 = strongly agree

Table 4.1.5 above presents the opinion of academic staffs on budget implementation and utilization in schools, this indicated items 1-9 rated 1.7467, 4.6933, 2.2267, 1.7200, 2.3333, 2.5067, 3.4000, 2.2000 And 2.6000 with standard deviation of 0.97389, 0.46421, 0.98053, 0.96646, 0.94916, 0.66522, 1.18550, 0.98639 and 1.18550 respectively. The low mean ratings are 1.7467 and 1.7200 showing the degree level of agreement of mean variation is strongly disagree while the rest 2.2267 and 2.200 indicated the level of disagree. The finding indicated schools do not give awareness of teaching and non-teaching Staff about release of school's budget.

Schools are not actually intended to keep school materials in the right way. In addition, schools misuse of financial regulation without following the procedure of financial rules according to government policy because the schools have no legal receipt, voucher to know the income and expenditure of money during utilization of finance in schools. They buy the ordinary receipts from any available shop not from government finance coding system. This implied that they are not properly managing school finance in a good manner.

Table 4.1.6 Budget auditing and report system

No	Items	N	S	A	U	D	SD	Mean	Std.
			A		N				
1	My school make a planning , financial plan, accounting, reporting and the protection of assets from loss and damage	75	7	-	46	-	22	2.6000	1.18550
2	The internal auditing is carried out in the school.	75	-	7	23	-	45	1.8933	1.13392
3	The external auditing is carried out in the school.	75	-	-	23	-	52	1.6133	.92843

KEY: Range of mean value to the level agreement or disagreement of mean range from 0.00

<1.50 = strongly disagree, 1.50 <2.50 = disagree 2.50 <3.50 = Undecided 3.50<4.50 = agree
4.50 ≤ 5.00 = strongly agree

Table 4.1.6 indicates that the mean rating in numbers 2 and 3 have a degree level of strongly disagree with mean difference of 1.8933 and 1.6133 and standard deviation of 1.13392 and 0.92843 respectively. The findings indicated that the internal auditing and external auditing system are almost rarely carried out at school level. This implied that schools have no clear guideline financing procedures in auditing systems which lead schools being practicing corruption and in turn not properly managing school finance in a good manner.

Table 4.1.7 Transparency of budget utilization in schools

No	Items	N	S A	A	UN	D	SD	Mean	Std.
1	My school follow the necessary financial rules and guidelines	75	-	-	22	5	48	1.6533	.90782
2	Financial information is accessible and available to school community	75	-	-	23	-	52	1.6133	.92843
3	My School give financial report to Relevant authorities at any time	75	-	-	50	-	25	2.3333	.94916
4	My School give clearly & publicly displayed funds on board	75	5	-	48	-	22	2.5467	1.11856
5	My School give awareness of number of accomplished activities	75	-	-	5	-	70	1.1333	.50225
6	The timely submission of quarterly and annual financial performance reports of the school is evaluated.	75	-	-	23	5	47	1.6800	.91769

KEY: Range of mean value to the level agreement or disagreement of mean range from 0.00

<1.50 = strongly disagree, 1.50 <2.50 = disagree 2.50 <3.50 = Undecided 3.50 <4.50 = agree
4.50 ≤ 5.00 = strongly agree

Table 4.1.7 presents the opinions of Academic staff on Transparency at budget utilization in schools. This indicated that items 1-5 rated 1.6533, 1.6133, 2.3333, 2.5467, 1.1333 and 1.6800 with standard deviation of .90782, .92843, .94916, 1.11856, .50225 and .91769 respectively. The low mean ratings 1.1333, 1.6133, 1.6533 and 1.6800 indicated the degree level of agreement with strongly disagrees. The finding revealed that the following, the schools rarely follow the necessary financial rules and guidelines, schools are rarely giving awareness of number of accomplished activities, Financial information was not accessible and available to school community.

Table 4.1.8 Effective of Budget utilization in school

No	Items	N	S A	A	U N	D	SD	Mean	Std.
1	My school use good financial system to make effective use of resources	75	-	-	28	-	47	1.7467	.97389
2	My school make effective planning and financial control	75	-	-	28	-	47	1.7467	.97389
3	My Schools can regulate their financial management with internal rules	75	50	2	23	-	-	4.3600	.92474
4	My school ensure the efficient and effective use of resources	75	-	-	25	-	50	1.6667	.94916
5	My school leader is accountable for setting the internal controls and internal auditing.	75	29	-	-	-	46	2.5467	1.96106
6	My school make sound business decision	75	-	-	22	2	51	1.6133	.91376

KEY: Range of mean value to the level agreement or disagreement of mean range from 0.00

<1.50 = strongly disagree, 1.50 <2.50 = disagree 2.50 <3.50 = Undecided 3.50 <4.50 = agree
4.50 ≤ 5.00 = strongly agree

Table 4.1.8 above reveals the opinion of academic staffs to make budget allocation more effective and efficiency to school. This indicated that items 1-5 are rated 1.7467, 1.7467, 4.3600, 1.6667 and 2.5467 with standard deviation of 0.97389, 0.97389, 0.92474, 0.94916, 1.96106 and 0.91376 respectively. The low mean ratings of 1.6133, 1.6667, 1.7467 and 1.7467 for Academic staffs have shown the mean variations at the degree level of disagreement while the std. error mean is less than to 0.5.

Therefore, the result of the findings revealed that schools does not practicing the following, good financial system to make effective use of resource, effecting planning and financial control, ensuring the efficient and effective use of resource and sound of business decision. But school can regulate their financial management with internal rules as indicated that the degree level of agreement is nearly approach to agree.

Table 4.1.9 Financial management and control

No	Items	N	S A	A	U N	D	SD	Mean	Std.
1	My School is keeping monthly records of income generated	75	-	-	40	-	30	2.2000	.98639
2	My School identify the source of finances in school	75	5	-	47	-	23	2.5200	1.13137
3	My School clearly outline the expected expenditures of the school	75	-	-	22	-	53	1.5867	.91671
4	My School is keeping records of all expenditures	75	-	-	27	-	48	1.7200	.96646

KEY: Range of mean value to the level agreement or disagreement of mean range from 0.00

<1.50 = strongly disagree, 1.50 <2.50 = disagree 2.50 <3.50 = Undecided 3.50 <4.50 = agree
4.50 ≤ 5.00 = strongly agree

Table 4.1.9 above for the following items 1, 2, 3 and 4, the mean ratings and standard deviations of respondents' reaction from academic staff in financial plan management in schools are 2.2000, 2.5200, 1.5867 and 1.7200 with standard deviation of .98639, 1.13137 and .91671 respectively, the low mean ratings are 1.5867 and 1.7200 indicating the degree level of agreement of mean variation of disagreement. This shown that schools have weak side to clearly outline the expected expenses and keeping records of all expenses in financial control.

4.1.10 Management of financial resources in public primary school

In this study, to provide relevant knowledge about the policies and procedures related to financial resource management in public primary schools, participants from the PEO and DEBS offices were asked about government policies and procedures relating to the management and use of public financial resources in public primary schools of Chipata District Schools. The researcher found that public primary schools only manage public financial resources after certain systematic government distribution processes.

The analyzed documents show that the circulation of public financial resources to public primary schools is systematic; The MoFNP, through government budgetary allocations, has freed up capital for the MoE. The Ministry of Education, under the Department of Planning and Information, whose primary authority is to oversee the financial aspects through planning, budgeting and storing financial information, has allocated financial resources to different departments under the Ministry of Education. At this level, the primary education sub-sector has been funded. With the new governance approach adopted, it was found that MoFNP funds were disbursed directly into the school accounts of many public primary-level banks with PEO and DEBS aware of the allocation.

Once such allocations were under the custodian of the Public Primary Schools, management was incumbent upon the school. Analysis of documents revealed that management at Public Primary Schools was conducted through an established School Financial Management Committee. The Financial Management Committee consists of the Chairperson, who should be the school's Deputy Head Teacher; all senior teachers, the School Accounting Officer (a teacher selected from among the teachers) or the School Accountant who shall also be the Secretary of the Finance Committee, School Planner (A teacher selected from among the Teachers), PTA Executive Member, Procurement Officer and The Vice Chairperson shall be elected among the members (MoE, 2021).

Therefore, the Ministry of Education, when funding public primary schools, will transfer the management of these financial resources to the school. Analysis of the documents shows that the management of public funds and any other funds in public primary schools is carried out by a financial management committee established by the public primary schools. Its mission is to monitor the financial use of the school. With specific responsibility for analyzing the school's quarterly budget, proposing expenditures to the Principal for approval, and reviewing the school's quarterly and annual financial reports.

4.1.11 Policies and procedures for public financial resource utilization

In order to thoroughly assess the utilization of government funds at Public Primary Schools, the researcher investigated policies and procedure involved in the utilization of public financial resources. The study considered policies and procedures as an important aspect in the utilization of public financial resources. The research participants from PEO and DEBS offices were asked questions like; what policies and procedures are involved in the management and utilization of financial resources? How are financial resources utilized in public primary schools? How efficient is the utilization of financial resources in public primary schools? It was found that utilization of public financial resources at Public Primary Schools was tied to regulations and procedures which were provided under the various education guidelines.

The Public Finance Management Act No. 1 of 2018, Public Procurement Act of 2020, The Anti-Corruption Commission Act, National Audit Act, Anti-Money laundering Act and government circulars are some of the policy documents that are effected in the use of public financial resources and that the documents primarily existed to provide an independent, objective and consulting service aimed at fostering attainment of the Ministry's primary goals and objectives. This is achieved through among others, rigorous appraisal of internal controls, governance and risk management systems (MoE-School Grant Guidelines, 2022).

An accountant at DEBS office stated that; Public financial resources are not used as per wish but tied to government policies, a lot of procedures are engaged, paper work is done and once completed, signatories sign, head-teacher approve and checks, and payments made. Furthermore, document analysis of the utilization guidelines outlined that procedures are engaged before utilization of any public financial resource in public primary schools.

4.1.12 Procedure in the utilization of public financial resources

Before the School utilizes public financial resources on any goods or service, the following procedure should be considered:

- The user department should request such goods or services on an internal requisition form to the procurement unit.
- The procurement unit in turn will source the supply from the cheapest would be supplier through a tender of inquiry.
- Would be supplier issues a pro-forma invoice or a quotation to the School quoting the: a). Price b). Quantity c). Quality of goods or services d). Other terms, such as delivery period or guarantee of the goods.
- The School may choose the cheapest quoted supplier and arrange for delivery of the goods or services.
- The supplier may deliver goods or services before payment or afterwards depending on the terms agreed upon.
- If goods are delivered before payment, the supplier should issue an invoice to the School demanding payment for the goods delivered.
- The supplier should also issue a delivery note indicating the quality, quantity and condition of the goods delivered to the Schools (MoE-School Grant Guidelines, 2022).

4.1.13 Skills and qualifications of stakeholders

Respondents from PEO and DEBS offices were asked a question on the skills and qualifications of teachers assigned to carry out financial management activities in primary schools of Chipata. Interaction with respondents revealed that the School operated on a Budget which was referred to as Annual School budget whose formulation followed a particular process which was time consuming as most of the primary schools were made to make resubmissions of their prepared budgets on average of four times before the budgets could be approved by the DEBS office.

It was further indicated by respondents from PEO and DEBS offices that, 90% of teachers managing financial resources in public primary schools did not possess any financial management skills and qualifications and did not see the need for such skills as their duty was to teach, and not to execute school financial activities. It was further found that despite being influential in financial decision making, most school Head teachers were not qualified financial managers. Furthermore, it was found that some schools especially those in peri urban areas were understaffed rendering the composition of the school finance committee irrelevant.

4.2 Summary of major findings

The Summary of major findings is based on the analysis of the questionnaire responded to by the respondents of the research work which was drawn from the three research questions of this study and based on the results obtained, the following are the summary of the major findings of this study:

- The schools were always ready to collect information from the community by designing its budget and adequately estimating their expenditure on budget for academic year.
- School grants were allocated based on the standard unit cost per students not for the amount of budget requested by school and also they did not consider the performance of specific school facilities in order to achieve the planned activities.
- There was no fair distribution being considered during budgets in each school especially in case of distance of school like transportation of material, available provision of stationary materials in that area and human power.
- It was also revealed that the budget allocated in each school was not adequate to fully implement the activities of Academic year.
- Schools had no necessary human power skill for financial management.
- The positions of finance department in school were occupied by ordinary teachers without any kind of training in financial management.
- Schools did not give awareness of teaching and non-teaching Staff about release of school's budget.
- Schools had no legal receipt, voucher to know the income and expenditure of money during utilization of finance in schools. They had ordinary receipts from any available

shop not from government finance coding system. This implied that they were not properly managing school finance.

- Internal auditing and external auditing system are almost rarely carried out at school level. This implied that schools had no clear guideline on financing procedures in auditing systems which lead schools being practicing corruption and in turn not properly managing school finance in a good manner.
- It was also revealed that schools rarely followed the necessary financial rules and guidelines, schools were rarely giving awareness of number of accomplished activities, financial information was not accessible and available to school community.
- Schools were not practicing the following, good financial system to make effective use of resource, effecting planning and financial control, ensuring the efficient and effective use of resource and sound of business decision. But could regulate their financial management with internal rules.
- Financial resources were appropriately allocated by the government. However, Head teachers said the lack of training at some primary schools made tuition and other cost management ineffective.
- The management of public financial resources was incumbent upon the school through the school finance committee.
- There was a well laid down procedure for utilization of public financial resources in public primary schools as enshrined in the guidelines of the MoE, 2021 & 2022.
- There was lack of skills and qualifications needed to perform financial management activities in primary schools as most of the teachers and head teachers entrusted with the responsibilities of financial resources management are not qualified and skilled in that area.

4.3 Discussion of the findings

This section provides the discussions of the study:

Table 4.1.1 above with mean rating shown strongly agree because 3.5200 and 3.5333 mean variation is at the level of agree and the low mean rating indicated degree level of disagree because their mean variation are 1.3600 and 1.6667 is at the level of disagree. Therefore, the school is always ready to collect information from the community by designing its budget and the school was adequately estimating their expenditure on budget for academic year. This shown that the schools were strongly working on both issues.

The table 4.1.2 indicate that the mean rating in number 1 have a degree level of agree with 3.8933, while number 4 indicate the low mean rating with degree level of disagree, the finding shown that there is no block grant allocated every academic cycle to the school by government. But only school grants were allocated based on the standard unit cost per students not for the amount of budget requested by school and also they do not considering the performance of specific school facilities in order to be achieved the planned activities.

Table 4.1.3, this indicate that mean rating 2.2800, 2.2800 and 2.026 are at degree level of disagree while 1.6400 indicated that low mean rating which is strongly disagree. Therefore, this shown that there was no fair distribution being considered during budget allocation in each school especially in case of distance of school like transportation material, available provision of stationary materials in that area and human power, This also revealed that the budget allocated in each schools was not adequate to fully implement the activities of Academic year.

Table 4.1.4 above present the view of Academic staffs of secondary schools on presence of human skill at position of financial management at school level, this indicated the mean rated 1.6133 and 1.133 with standard deviation of 0.92843 and 0.50225 for academic staff as to shown the mean variation at the degree level of strongly disagree. This indicated that schools had no necessary human power skill for financial management and the position of finance department in school were occupied by ordinary teachers without any kind of training received in financial management.

Table 4.1.5 above presents the opinion of academic staffs on budget implementation and utilization in schools, this indicated the mean rated 1.7467, 4.6933, 2.2267, 1.7200, 2.3333, 2.5067, 3.4000, 2.2000 and 2.6000 with standard deviation of 0.97389, 0.46421, 0.98053, 0.96646, 0.94916, 0.66522, 1.18550, 0.98639 and 1.18550 respectively, the low mean rating are 1.7467 and 1.7200 shown the degree level of agreement of mean variation is strongly disagree while the rest 2.2267 and 2.200 indicated the level of disagree.

The finding indicated schools do not give awareness of teaching and non-teaching Staff about release of schools budget, schools are not actually intended to keep school materials in the right way. In addition, schools misuse financial regulation without following the procedure of financial rules according to government policy because the schools had no legal receipt, voucher to know the income and expenditure of money during utilization of finance in schools they simply buy the ordinary receipts from any available shop not from government finance coding system. This implied that there was no proper management of school finances in public primary schools.

The table 4.1.6 indicates that the mean rating have a degree level of strongly disagree with mean difference of 1.8933 and 1.6133 with standard deviation of 1.13392 and 0.92843, the finding indicated that the internal auditing and external auditing system were almost rarely carried out at school level. This implied that school had no clear guideline finance procedure in auditing systems which lead schools being practicing corruption and in turn not properly manage school finance.

Table 4.1.7 presents the opinions of Academic staff on Transparency at budget utilization in schools. this indicated the mean rated 1.6533, 1.6133, 2.3333, 2.5467, 1.1333 and 1.6800 with standard deviation of .90782, .92843, .94916, 1.11856, .50225 and .91769 respectively, the low mean rating are 1.1333, 1.6133, 1.6533 and 1.6800 indicated the degree level of agreement of mean variation is strongly disagree. The finding revealed the following, that schools rarely follow the necessary financial rules and guidelines, schools are almost rarely give awareness of number of accomplished activities, Financial information was not accessible and available to school community.

Table 4.1.8 above reveals the opinion of academic staffs to make budget allocation more effective and efficiency to school. This indicated that the mean rated 1.7467, 1.7467, 4.3600, 1.6667 and 2.5467 with standard deviation of 0.97389, 0.97389, 0.92474, 0.94916, 1.96106 and 0.91376 respectively. The low mean ratings of 1.6133, 1.6667, 1.7467 and 1.7467 for Academic staffs have shown the mean variations at the degree level of disagreement. Therefore, the result of the findings revealed that schools does not practice the following, good financial system to make effective use of resource, effecting planning and financial control, ensuring the efficient and effective use of resource and sound of business decision. But school can regulate their financial management with internal rules as indicated that the degree level of agreement is nearly approach to agree.

As presented from Table 4.1.9 above for the following mean rating respondents' reaction from academic staff in financial plan management in schools are. 2.2000, 2.5200, 1.5867 and 1.7200 with standard deviation of .98639, 1.13137 and .91671 respectively, but the low mean rating are 1.5867 and 1.7200 indicated the degree level of agreement of mean variation is strongly disagree this shown that schools have weak side to clearly outline the expected expenses and keeping records of all expenses in financial control.

On management of financial resources in public primary school, once the funds were credited into school bank accounts, even the management of such funds is transferred to the school. Analysis of the documents shows that the management of public funds and any other funds in public primary schools is carried out by a financial management committee established by the public primary schools. Its mission is to monitor the financial use of the school. With specific responsibility for analyzing the school's quarterly budget, proposing expenditures to the Principal for approval, and reviewing the school's quarterly and annual financial reports.

Policies and procedures for public financial resource utilization, it was confirmed that the MoE had well laid down policies and procedures for financial resources utilization in public primary schools some of which were enshrined in the following documents; The Public Finance Management Act No. 1 of 2018, Public Procurement Act of 2020, The Anti-Corruption Commission Act, National Audit Act, Anti-Money laundering Act and government circulars.

These were policy documents effected in the use of public financial resources and that the documents primarily existed to provide an independent, objective and consulting service aimed at fostering attainment of the Ministry's primary goals and objectives.

Besides, there was a procedure in the utilization of public financial resources in public primary schools as indicated below;

- The user department should request such goods or services on an internal requisition form to the procurement unit.
- The procurement unit in turn will source the supply from the cheapest would be supplier through a tender of inquiry.
- Would be supplier issues a pro-forma invoice or a quotation to the School quoting the: a). Price b). Quantity c). Quality of goods or services d). Other terms, such as delivery period or guarantee of the goods.
- The School may choose the cheapest quoted supplier and arrange for delivery of the goods or services.
- The supplier may deliver goods or services before payment or afterwards depending on the terms agreed upon.
- If goods are delivered before payment, the supplier should issue an invoice to the School demanding payment for the goods delivered.
- The supplier should also issue a delivery note indicating the quality, quantity and condition of the goods delivered to the Schools.

On skills and qualifications of stakeholders in financial resources management in public primary schools, it was indicated that, most of the teachers managing financial resources in public primary schools did not possess any financial management skills and qualifications and did not see the need for such skills as their duty was to teach, and not to execute school financial activities. It was also found that despite being influential in financial decision making, most school Head teachers were not qualified financial managers.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of key findings, suggestions, reached as well as the conclusion. Areas warranting future scope of work is also highlighted and then the contribution to knowledge.

5.2 Summary of key findings

In this study both quantitative and qualitative approaches were adopted and the research method used was descriptive survey. The sampling techniques used in this study were simple random sampling technique. The analysis was made on the basis of information obtained from 75 respondents and 6 key informants who were interviewed by researcher. The data gathering instrument were questionnaire; Interview, secondary data was consulted and documents reviewed. In addition, the researcher used descriptive statistics using frequencies, percentages, means and standard deviation by applied statistical Package for social sciences (SPSS) software package version 20.0. The following summarizes key findings;

- Schools were always ready to collect information from the community by designing its budget and adequately estimating their expenditure on budget for academic year.
- School grants were allocated based on the standard unit cost per students not for the amount of budget requested by school and also they did not consider the performance of specific school facilities in order to achieve the planned activities.
- There was no fair distribution being considered during budgets in each school especially in case of distance of school like transportation of material, available provision of stationary materials in that area and human power.
- It was also revealed that the budget allocated in each school was not adequate to fully implement the activities of Academic year.

- The positions of finance department in school were occupied by ordinary teachers without any kind of training in financial management.
- Schools had no legal receipt, voucher to know the income and expenditure of money during utilization of finance in schools. They had ordinary receipts from any available shop not from government finance coding system. This implied that they were not properly managing school finance.
- Internal auditing and external auditing system are almost rarely carried out at school level. This implied that schools had no clear guideline on financing procedures in auditing systems which lead schools being practicing corruption and in turn not properly managing school finance in a good manner.
- It was also revealed that schools rarely followed the necessary financial rules and guidelines, schools were rarely giving awareness of number of accomplished activities, financial information was not accessible and available to school community.
- Schools were not practicing the following, good financial system to make effective use of resource, effecting planning and financial control, ensuring the efficient and effective use of resource and sound of business decision. But could regulate their financial management with internal rules.

5.3 Suggestions

Based on the findings and conclusions of this study, the following suggestions can be made:

1. It is better to put policies in place which can motivate schools in order to make work condition attractive for everyone and fulfill the benefit of schools, allocating adequate finance, available teaching materials to schools.
2. In case of specific criteria for financial resources allocation, it is better to consider distance of schools like transportation of material, available provision of stationary materials in that area and human power. Since the allocation of financial resources to primary schools had led to disparities in different categories of public primary schools sampled in this study, the government should allocate funds according to the needs of each primary school.

3. It is better for the decision makers to be aware about the use of resources in schools (such as students/section ratios or students/textbook ratios) and conducting assessments about the cost of specific items and their progress.
4. It is better to separate finance of education sectors from others instead of single pool system. The schools need well trained finance officers to be assigned in order to manage financial documents. Hence, Zambia's MoE needs to hire more teachers and accountants to make up for the shortfall seen in most schools. In addition, in-service training programs, seminars, workshops and conferences should be initiated to meet the specific workforce needs of Head teachers and other staff, which will certainly contribute to the management and use of material and financial resources in schools.
5. It is better to give school legal receipts and invoice in order to know the income and expenditure being used, because they may lead all schools practicing any kind of corruption using school resources.
6. A learning environment is considered a prerequisite for a smooth teaching and learning process (NTI, 2008). Schools should also provide an ideal environment for children to develop good habits that will serve them throughout their lives. Therefore, governments and educational stakeholders must ensure that an environment for learning is created, particularly in terms of hiring and appointing competent Accountants, Teachers and Head teachers respectively.

5.4 Future scope of work

From the findings of the study, further investigations can be conducted. Therefore, the following are suggested for further research.

1. Another study should be carried out in public secondary schools in Chipata District of the Eastern Province for the sake of comparison of the results.

5.5 Conclusion

Based on the research findings the following conclusions can be made:

There is no fair distribution being considered in financial resource allocation in each public primary school, as a result there is no specific criterion being considered during financial resources allocation such as that of distance of public primary schools.

The financial resources allocated in each school is not adequate to fully implement the annual budget plan and also there is no effective, transparency and accountability of financial resources and control which would in turn, lead to schools having clear guidelines for financial procedures in auditing system. This has resulted to a poor management and utilization of financial resources in primary schools.

The schools do not practice; Good financial system to make effective use of resource, effecting planning and financial control, ensuring the efficient and effective use of resource and to make sound of business decision.

It was also concluded from the study that although government funding is timely given to schools, management and utilization of such funds have been not been quiet impressive and needs more orientations and training for Head teachers and teachers who have little background in management of government funds in selected public primary schools in Chipata District of the Eastern Province.

5.6 Contributions to the Knowledge

1. Iterative and capital expenditures through P.T.A funding will lessen the burden if most schools develop enough other ways to raise funds without relying primarily on the government.
2. Educating and informing school Head teachers, teachers, and other stakeholders such as the School Management Committee (SBMC) of the need to ensure the functioning of the education system through prudent management and use of funds will reduce waste of resources to ensure an effective school system.

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APPENDICES

APPENDIX I

All correspondence should be addressed to
The District Education Board Secretary
Tel 06-222463, 06-221152
Fax 06-222463
E-mail:debchipata@gmail.com



REPUBLIC OF ZAMBIA MINISTRY OF EDUCATION

District Education Board Secretary
P.O. Box 510241
CHIPATA

In reply please quote
No:.....

13th June, 2022.

The Headteacher
.....

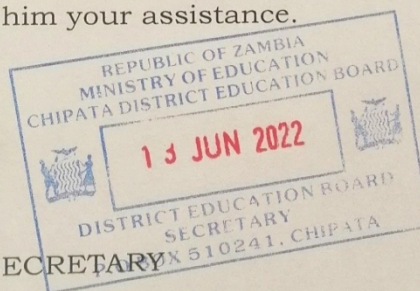
CHIPATA

**RE: STAFF PERMISSION TO CONDUCT A RESEARCH: MR. VICTOR
HARRINGTON MALULU STUDENT# 211575006**

Reference is made to the above subject matter.

I write to introduce to you Mr. Victor Harrington Malulu who is a student at DMI-St. Eugene University. He would like to do his research at your school for academic purpose. Please render him your assistance.

Gabriel Chutu (Mr)
DISTRICT EDUCATION BOARD SECRETARY
CHIPATA



/ak***

APPENDIX II

QUESTIONNAIRE ON ASSESSMENT OF THE MANAGEMENT AND UTILIZATION OF PUBLIC FINANCIAL RESOURCES IN SELECTED PUBLIC PRIMARY SCHOOLS IN CHIPATA DISTRICT OF THE EASTERN PROVINCE, ZAMBIA.

SECTION “A”: BIODATA

Tick [✓] were appropriate

1. Name of the school _____
2. Sex: Male Female []
3. Age: 18-25 [], 26-30 [], 31-35 [], 36-40 [], 41-45 [], Over 45 []
4. Qualification: Diploma [], BA [], BSC/Bed [], Med [], MA/MSc []
5. Work experience in this school: 0-5 years [], 6-10 years [], above 10years []
6. Current position in this school:
 - a) Head teacher []
 - b) School accountant []
 - c) Senior teachers []
 - d) Teachers []
7. School location: Urban [] Rural []

SECTION B: General Direction:

After reading each question attentively, indicate your response by putting a tick (√) on agreement response in the table structured. Please indicate the level of your agreement with the following; put a tick in the box of your choice. Strongly agree (SA) = 5, Agree (A) = 4, Undecided (UD) = 3, Disagree (D) = 2, Strongly disagree (SD) = 1.

		SA	A	UD	D	SD
1	The School collects information from the community to designing its budget					
2	The school adequately estimates its expenditure for academic year					
3	The School involve stakeholders to designing its budget					
4	The School conducts need assessment for priority issue					
5	The budget of school is allocated with Standard unit cost per student					
6	The budget of school is allocated with previous year budget performance					
7	The budget of school is allocated based on amount of budget requested					
8	The block grant is allocated every academic year by government					
9	The amount allocated budget is fairly distributed in schools					
10	The distance of school are considered during budget allocation					
11	The amount of allocated (approved) budget for each fiscal year is adequate to accomplish the academic cycle school activities					

12	The allocated (approved) budget is announced on time to the school community.					
13	My school use good financial system to make effective use of resources					
14	My school make effective planning and financial control					
15	My Schools can regulate their financial management with internal rules					
16	My school ensure the efficient and effective use of resources					
17	My school leader is accountable for setting the internal controls and internal auditing.					
18	My school make sound of business decision					
19	My School has accountants, treasurer to manage school finance in good manner					
20	My School has personnel trained in financial management.					

21	The School give awareness of teaching and non-teaching Staff about release of schools budget					
22	The Involvement of stakeholder and management Committee in finance decision is low					
23	My school use proper efficiently purchasing activities to provide quality items for school.					
24	The inventory control carried out in school is fully implemented					
25	The practice of financial rules and regulations are observed in utilization of finance in your school					
26	The amount of allocated budget for the school is fully utilized					
27	The utilization of finance in your school is effective.					
28	My school practice financial coding materials like receipts, invoices, and models during utilizing resource					
29	My school make a planning and implementation of a financial plan, accounting, reporting and the protection of assets from loss, damage					
30	The internal auditing is carried out in the school.					
31	The external auditing is carried out in the school.					
32	My school follows the necessary financial rules and guidelines					
33	Financial information is accessible and available to school community					
34	My School give financial report to relevant authorities at any time					
35	My School give awareness of number of accomplished activities					
36	The timely submission of quarterly and annual financial performance reports of the school is evaluated.					
37	My School is keeping monthly records of income generated					
38	My School identify the source of finances in school					
39	My School clearly outline the expected expenditures of the school					
40	My School is keeping records of all expenditures					

THANK YOU

APPENDIX III

INTERVIEW DISCUSSION GUIDE FOR;

Accountants and Planners from PEO and DEBS.

Interviewee's Details

Name of institution:

Position held:

Questions on Allocation

1. How much government funds are released for Public Primary Schools in Chipata District of the Eastern Province?
2. How much of the funds are allocated to Public Primary Schools in Chipata District of the Eastern Province?
3. How long does it take for funds to reach Public Primary Schools in Chipata District of the Eastern Province from time of disbursement by Central government?
4. What criteria did government use to allocate funds for Public Primary Schools in Chipata District of the Eastern Province?

Questions on Management

5. How effective is the management of government funds at Public Primary Schools in Chipata District of the Eastern Province?
6. What policies and practices are engaged in the management of government funds at Public Primary Schools in Chipata District of the Eastern Province?

7. How autonomous and flexible is the management of government funds for Public Primary Schools in Chipata District of the Eastern Province?
8. How transparent and accountable are financial officers and what distribution procedures are followed?

Questions on Utilization

9. How are funds used?
10. Are there consultations on how funds are to be utilized?
11. What supervisory and monitoring activities are done in the utilization of government funding at Public Primary Schools in Chipata District of the Eastern Province?
12. How efficient is the utilization of government funding?

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