

Challenges Faced by Primary School Heads in the Preparation and Implementation of School Financial Budgets: The Case of Mudzi District, Zimbabwe

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Abstract: *The effect of school financial mismanagement has been felt world over. Some studies identify lack of training in financial management by school heads as part of the direct reason for financial mismanagement. While in-service training and other forms of capacitation and innovations were introduced, the continued surge of challenges of financial management have a significant financial impact on quality education in schools. Budgeting poses a major threat to financial management. This study was undertaken in the form of mixed method exploratory pragmatic research to determine from an accounting perspective the specific extent of the financial challenge that budgeting pose on school heads. Findings from the study have proved that budgeting remains a challenge for primary school heads. This was particularly the case for primary schools in Mudzi District.*

The inadequate funding forced most school heads to cut down on their budgets and adopt short cut measures. In some schools, there was a shortage of finances to effectively undertake meaningful budgeting. Going into the future, recommendations have been made on the need to diversify the sources of funding of schools and train school heads.

Keywords: *budgeting, financial management, quality education, primary school*

1. INTRODUCTION

School financial mismanagement continues to haunt school communities, world over. Despite many arrests made and many school leaders being demoted, there is an upsurge of cases of fund mismanagement. This has been echoed by many media houses and academic circles. Media and researcher have exposed the inequalities and inadequacies in schools when it comes to financial management (Konig, Jager- Biela & Giutsch, 2020) School financial management comprises the planning and implementation of a financial plan, accounting, reporting and the protection of assets from loss, damage and fraud. Schools can regulate their financial management with internal rules. If the school does not have the internal rules, there is a risk that internal controls are not set. The school leader is accountable for setting the internal controls and internal auditing. The way and knowledge school heads plan and manage school funds and allocate funds, given that accounting practices affect overall management of schools across the world (Green & Ferry, 2021). A number of studies have focused on the role of school development committees in school development. This study will focus on the challenges of budgeting faced by school heads in managing school funds. This exploratory pragmatic mixed method study will focus on finances and budgetary challenges in primary schools. As part of the purpose of this study, the following research objectives will be pursued

1. To identify the budgeting challenges that primary school heads face in financial management.
2. To identify the sources of funding available for primary schools.
3. To identify the challenge of dealing with inadequate funding without compromising on the quality of education.
4. To identify how school heads, disburse funds collected in schools.
5. To identify the best practices for overcoming financing challenges in primary schools.

The research questions guiding this study were:

1. How do Primary school heads in Mudzi prepare financial budgets for their schools?
2. What fund-raising practices do the school heads engage in?
3. How do the school heads disburse school financial resources?

2. LITERATURE REVIEW

The main products of financial management are the financial plan and the annual report. Two characteristics of financial management in schools can be pointed out. The first characteristic is that cases of financial mismanagement in Zimbabwe are very high. The second characteristic of financial management in Zimbabwe is that schools have no prepared rules for planning and reporting as required by the Zimbabwe financial legal framework. The main reason for such a situation is the lack of school leaders' knowledge in financial management (Nemec et al., 2020). Lack of knowledge in financial management matters on the part of school heads exposes schools to the risk of incorrect, improper and ineffective school management, which is particularly reflected in the accounting control of a school. The internal control of a school comprises a system of procedures and methods with the objective to assure compliance with the principles of legality, transparency, efficiency, effectiveness as provided by the legal framework for school financial management. If a school head is not conversant with the rules, acts, and procedures that guide school financial management. there is a risk that internal controls are not set. And this means a great risk for incorrect and ineffective management as well as unintended use of public financial resources. The financial plan of a school development plan is hinged on what is called a budget. Literature review on defining a budget, uses of a budget and risks in the use of a budget was done.

2.1. What is a School Budget?

Budgeting is one of the rudimentary roles in school accounting practices (Kenno et al., 2020) A budget is a widely used device for managerial control. It is assumed to be the primary device for accomplishing control. There are several definitions of the term budget as a total annual estimate of revenue and expenditure.

A budget is an approved plan expressed in monetary terms of expected revenue and expenditure in an accounting period to meet the objectives and goals of the organisation. Kruger (2003) defines a budget as a management tool, by which the school leadership can estimate and plan, as well as utilise, coordinate, monitor and evaluate the allocated resources of the school in financial terms. Adedoyin and Soykan (2020) view the school budget as an expression of the school plan in fiscal terms. Montacute (2020) express a budget as a financial plan through which educational objectives are implemented and translated into reality. An educational budget is therefore, the translation of educational needs into a financial plan which is interpreted to the public in such a way that when formally adopted it would express the kind of educational programme the community is willing to support financially and morally for a one-year period. A budget is the monetary blue print for the operation of the school for the fiscal year. In its broadest sense, the term school budget means a plan for financing a school system for a given period.

2.2. The Concept of Budgeting in Zimbabwean Schools

Budgeting is the formulation of plans for a given future period in numerical term. This means that budgets are statements of anticipated result in financial term as in revenue and expense and capital budgets, or in units of production. Financial budgets are sometimes referred to represent dollarizing of plans.

School heads sometimes do not understand how and why school budgets must be based on plans (Montacute, 2020). In some cases, schools as not for profit making organisations try to develop budgets without knowing the plans. When they do so, money allocated to pay for expenses become a matter of negotiation between the staff and the school leaders. The end result is that school funds are not rationally allocated on the basis of what is really needed to fulfil the desired goals. People end up fighting for positions in budgeting (Adedoyin & Soykan, 2020). School heads can only know how much money is necessary to do what is desired in an institution only by having clear goals and actions plans which should be accomplished.

2.3. The Purpose of Budgeting

Until recently, education was considered as subject beyond the scope of ordinary economic analysis. Moral and philosophical issues previously made the economist tool rather blunt for the analysis of any investment in man and especially in education. The main reason for shying away from human capital development was that free men are first and foremost the end to be served by economic endeavours and therefore not property or marketable assets, while education is suggested to be part of the humanisation process.

There is some truth in these and other reasons put forward but one equally faced with other truths of which the most relevant in any society and the unlimited demands being made on them. The resource constraint is the justification for subjecting education to economic analysis. For nations to develop their economy rapidly, education cannot be allowed to claim just any proportion of limited resources.

Through numerical statement of plans and breaking of the said plans into components, then the consistent with the organisation structure, budgets correlate planning and allow authority to be delegated without loss of control. In other words, reducing plans to definite numbers forces a kind of orderliness that permits managers to see clearly what capital will be spent by whom and where and what expense, revenue or units of physical input or output plans will be involved. Having ascertained this, school head can freely delegate authority to carry out the plan within the limits of the budget. Moreover a budget, to be useful, to a school head, at any level, must reflect the organisational pattern. Only when plans are complete, coordinated and developed enough to be fitted into departmental operations can a useful school budget be prepared as a n instrument of control.

2.4. Challenges of Budgeting

Budgeting must be used only as a tool of planning and control. Some budgetary control programmes are complete and detailed that they become cumbersome, meaningless and unduly expensive. There is risk in over budgeting, through spelling out minor expenses in detail and depriving school leaders of needed freedom in managing their schools. For example, expenses can be budgeted in such useless detail that the cost of budgeting of many items exceed the expenses to be controlled.

Another risk lies in allowing budgetary goals to supersede school goals. In their need to keep within budget limits, schools may forget that they owe allegiance primary to school objectives. The conflict between partial and overall control objectives, the excessive school independence sometimes engendered and the consequential lack of coordination are symptoms of inadequate management, since plans should represent a supporting and interlocking network and every plan should be reflected in a budget in a systems way.

Another danger that lies in budgeting is that of hidden inefficiencies. Budget have a way of growing from precedent and the fact that certain expenditure was made in the past becomes evidence of its reasonableness in the present. If a school once spent a given amount of supplies this becomes a floor for future budgets. More so, school heads sometimes ask for much more than they need. Unless budget making is accomplished by constant re-examination of standards and conversion factors by which planning is translated into terms, the budget may become an umbrella under which slovenly and inefficient school heads can hide.

2.5. Significance of a School Budget

School budget is critical because of the paid expansion of education services and facilities at all levels. And particularly the concern for quality education in public schools, public expenditure for education have risen and will continue to rise considerably. As population increases more children will have to be educated.

Additional facilities will have to be made available and existing ones improved. There will be demand for increased educational services and programme. There will be additional teachers with demand for quality education and consequently addition costs.

The ability to cope with the present and future educational needs requires information about and knowledge of budgeting. Also, the recognition of such educational problems provides the need for our school head to have more systematic and rational planning and budgeting procedure, for the public school within the total economic and social development.

2.6. Preparing Budget

In preparing the school budget, if the budget document is to achieve its purpose and be made effective, it should include a statement of the broad philosophy, goals and objectives of the school, a statement of the budget history of the school, its achievements existing educational programmes and proposed programmes for the year, summary of proposed expenditure and receipts, detailed breakdown of receipts and expenditure and comparative analysis to show increases and decreases with brief explanations. In budget preparation, it is important to point out the unique responsibility of those who are to make final decisions regarding the budget of a school. In the first place, the magnitude of the budget which sets some limits on the educational programme is determined by political processes. Within the school budget as well, bargaining among groups and individuals at all levels of the organisation affects resource allocation. The budgeting allocation result from a compromise among the demands of the organisational units and the academic departments. One of the major functions of administrations is to mediate among the groups which make demands both within the school and the larger community.

Budget preparation should involve everyone in an organisation. In a school set up, participation in budget preparation and administration should be widely diffused with a view to involving those close to the point of use.

Grieder in (Burton, 1998) stated that staff participation in appropriate connection is certain to culminate in better financial planning than would otherwise be the case. Grieder's (1998) view is that wide staff participation in appropriation connection is certain to culminate in better financial planning than would otherwise be the case. Budgeting, according to Grieder (1998) is not a one person's job, nor even a job solely for the budget making division of large schools. In the end, all suggestions must be brought together, sorted out and translated into financial system. In the end all suggestions must be brought together sorted out, and translated into financial terms before the final selection is made for incorporation in a proposed budget. The budget operation provides the supporting data, so essential in justifying budget request to the school development committee. The degree of consistency and accuracy can be determined by the school's evaluation reports of the current year with those of the two or three previous years.

2.7. Budgeting in Primary Schools

The school head is the chief accounting officer. The school head prepares the budget together with the bursar and involving all the head of infant department, sports department, school feeding department, junior department and all other committees within the primary school set up. The budget preparation is based on the total enrolment of the school. In Zimbabwe the main sources of revenue for public schools is the government grant, and school levies. Other sources of revenue include charitable donations from alumni, sales from farm products, tuck shop proceeds launching ceremonies, science, sports and arts performances, building rentals and bus hires (Schleicher 2021; Altig et al., 2020 and Zhou et al., 2021).

The budget estimates for the school includes estimated revenue, estimated expenditure and estimated surplus. Brammer and Clark (2020) opine that the issue of school levies is particularly significant in helping schools as this type of funding represents an important part of the schools. The revenue estimates include Government recurrent grants, ancillary staff salaries. Transport and subsistence allowances, human capital development workshops, purchase of teaching and learning materials, payment of subscriptions to sport associations such as national association of primary school heads and better school programs, annual festivals such as science sport and arts festivals among others.

The school head as the chief accounting officer of the school has a lot of role to perform in preparing school budgets and face many financial challenges in doing so (Al-Samarrai, Gangwar & Gala 2020). The school head determines the running costs, identifies the capital projects and votes for money and projects (Radjak & Hiola 2020). The school head also prepares presents the budgets for approval to the Provincial Education Director through the office of the District Schools Inspector (Nemec et al., 2020). A summary of the budget processes is thus as follows: The standard budget process steps are as follows: **Step 1.** Prepare the school financial plan **Step 2.** Identify and prioritise needs for the period **Step 3.** Compile budget by the finance committee **Step 4.** Present the budget to parents' assembly for authorisation **Step 5.** Apply to Provincial Education director through the District Schools Inspector for approval.

2.8. Commitments and Budget Reviews

These include tools for regulating expenditure. The school head, is required to maintain an updated commitment register. The purpose of the review is to analyse the budget against the actual register in order to monitor its performance against the plan and to take corrective measures on expected developments. School heads are required to carry this exercise termly.

The management of the school budget is very essential in meeting the objectives of its preparation. Revenue is spent according to approval of the budget Viner et al.(2020). The sub headings are adequately controlled. Application for virement is made when necessary; that is the permission to transfer money from one sub-heading to the other.

3. THE THEORETICAL FRAMEWORK

The New Public Model notes that a budget is a critical management tool to coordinate all the financial activities of a school, to plan and control movement of cash in and outside the school. It regulates expenditure by ensuring that no purchases or payment of services would be entertained from line items or items outside the budget. It was because of these reasons that the New Public model was adopted for this study.

3.1. Research Design

An Exploratory Sequential Mixed Methods research design is one that begins with an exploratory, qualitative phase and progresses sequentially to a quantitative phase. This design is divided into three stages. The first step is qualitative, and it culminates with analysis that produces coded or conceptual ideas. The findings of this analysis are utilised to guide the second step, which might include a survey or another type of quantitative data collecting. The third stage is the integration of qualitative and quantitative findings. The theory development variant, where the larger goal of the mixed method study is to develop theory through qualitative research, and the instrument development variant, where the larger goal of the mixed method study is to develop a refined instrument to test a hypothesis through quantitative research (Creswell & Plano Clark, 2018). The requirement to initially examine the research problem before identifying what variables needed to be measured inspired the use of the Exploratory Sequential Mixed Methods research design in the current study. The research needed to first investigate these concerns qualitatively, using in-depth interviews and document analysis. The data was then examined, and the results were utilised to formulate questions that would lead the next quantitative step.

3.2. Population of the Study

The intended audience consisted of all Mudzi District school heads. Mudzi had sixty public primary school heads during the research period. The main trait of the school heads was that they all worked in a rural setting. Mudzi District was chosen because it is one of the largest districts in the country and has a high number of documented incidences of financial mismanagement. Mudzi District was also picked because it has the greatest number of rural public primary schools.

3.3. Instrument for Data Collection

The research was divided into two parts. The qualitative part used interviews. For qualitative researchers, there are three types of interviews available: structured interviews, unstructured interviews, and semi-structured interviews. Because of its versatility, an unstructured interview was employed in this study. The questions, as well as their arrangement, were not predetermined. Creswell (2014) asked open-ended questions during the interview. This enabled the researcher to collect more specific information about the subject. Because the researcher had relevant expertise and experience conducting interviews, the interview was determined to be the most appropriate data gathering approach. The study questions were similarly exploratory. The purpose of the interview was to gather descriptive data that would help to deepen and contextualise the research issue. The in-depth unstructured interview assisted the researcher in developing a stronger relationship with the participants, encouraging them to feel at ease and express their actual ideas and emotions.

On the quantitative part, a self-structured questionnaire was used for the study. The instrument entitled "School Budgeting Practices of School heads (SBP)" consisted of three parts. Part 1 had 5

open-ended items that required information on the designation, qualifications, sex, experience and location of the school. Part 2 comprised 20 items that were concerned with information on budgeting, fund raising and disbursement of funds by school heads. The items in the questionnaire were structured on a 4-point rating scale that ranged from strongly agree, agree, disagree, and strongly disagree.

3.4. Validation of Instrument

The co- researcher validated the drafts of the instrument before the correction and production of the final copies. Reliability of the Instrument Cronbach Alpha was used to determine internal consistency. A coefficient of 0.76 was obtained and considered adequate for the study.

3.5. Method of Data Collection

The researcher, sampled 20 school heads using simple random sampling and visited the respondents in their schools and interviewed them using an interview guide. From the data generated gaps were identified and a questionnaire was crafted distributed copies of the questionnaire to 40 school heads. Repeat visits were made to retrieve the copies where the researcher was unable to retrieve them on the days they were administered. At the end of the exercise, only 38 copies (96.6%) were retrieved and used for data analysis.

3.6. Method of Data Analysis

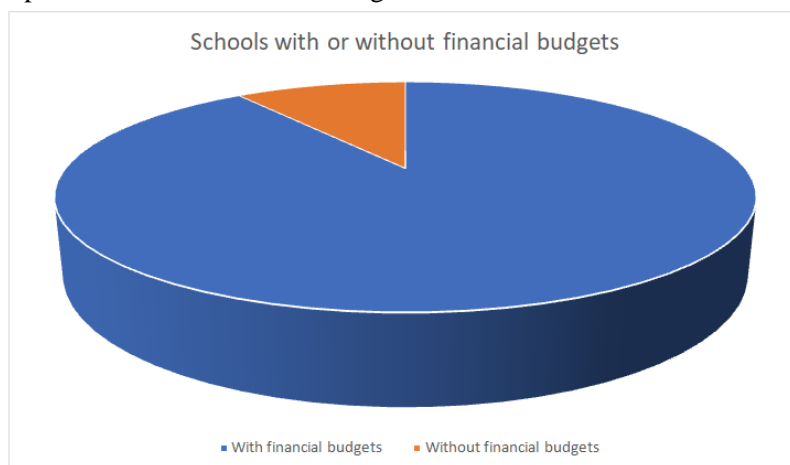
The study's data analysis occurred concurrently with data gathering. This was done to increase the quality of each following interview. The researchers discovered data analysis to be a strenuous procedure that involved working with data and organising it into manageable components. categorising, comparing, and synthesising them, looking for trends, determining what is significant and what needs to be taught, and selecting what the researcher would tell others. Creswell (2014) referred to data analysis as the full process of integrating, organising, analysing, and interpreting qualitative research findings.

According to Cresswell (2013), qualitative research creates a large amount of data that must be processed through. Data sorting entails physically structuring and subdividing the data into relevant parts. According to Saunders, Lewis and Thornhill (2023), qualitative data analysis should ideally begin while the researcher is still in the field. In this study, data was analysed promptly following each interview and document analysis session.

On the quantitative part, Mean and standard deviation scores were used in answering the research questions. The options were given the following points: Strongly Agree- 4 points, Agree -3 points, Disagree -2 points, Strongly Disagree- 1 point. The decision rule was that items which obtained mean scores of 2.50 and above would be regarded as agreement with the statement (A), while those that obtained mean scores below 2.50 would be regarded as disagreement (DA).

3.7. Data Analysis and Presentation of Results

The research sought to find what challenges were faced by rural primary school heads in the preparation and implementation of financial budgets in their schools.



Pie chart1. Schools operating with or without Financial Budgets

Ten percent of the schools did not have budgets to guide their operations. Without a budget the school may end up making misleading decisions due to non-availability of a budget. Probing on why there were no budgets respondent 6 indicated that:

We use the school development plan as our budget.

Schools are recommended to come up with a budget before the beginning of the year and submit it to the Provincial Education office for approval. In terms of the Public Finance Management Act (Chapter 22:19) section 47 (1) the accounting authority for a specified public entry shall prepare a budget of estimated revenue and expenditure for that financial year. The budget is also a fundamental basis for the approval of fees and levies payable at non-government schools by the Provincial Education Director as required by section 21 of the Education Act (Chapter 25:04) The researcher requested for school budgets. It was noted that 40 percent of the schools had budgets which were last approved two to three years back and they therefore maintained their levies. 10 percent of the schools did not have budgets to guide their operations. Without a budget the school may end up making misleading decisions due to non-availability of a budget. Probing on why there were no budgets respondent 6 indicated that they used the school development plan as its budget. Schools are recommended to come up with a budget before the beginning of the year and submit it to the Provincial Education office for approval.

The study revealed that 90 percent of the sampled schools had budget prepared while 10 percent did not have budgets. Respondents revealed that budget preparation was difficult when using multi-currency system especially when the local currency loses value due to inflation. Respondent 9 opined that:

Budget preparation needs all stakeholder presence and sometimes parents do not attend meetings and the few who attend meetings reject our budget proposals. We end up postponing developmental projects and purchase of important resources.

Interviewee 16 pointed that:

Budget preparation in light of the current inflation is a waste of time. We budget when we are sure to get money. Parents do not pay fees. Budgeting is difficult.

From the responses above, it can be noted that schools end up using whatever resources available to cater for needs that are in demand. The contingent theory informs us that institutions use funds available to cater for needs that have to be met, there by going outside their budgets. Some virementations are bound to happen. Agrees with Prakash in Cazebon (2008) who noted that in the absence of policy follow up, policy can be subverted.

The study application for fees increase letters but these were returned because budgets were not signed and approved by school head and SDC chairperson.

The study revealed that all the sampled schools had school finance sub committees in place. The composition of the committees met policy stipulations which state that the head and deputy then the chairperson and vice chairperson are signatories to the school fund account. One of the duties of a school head is processing all Accounting and Human Resource duties to include school Payroll, Accounts Payable and Accounts Receivable (Finance Handbook 2017). This means that having a school finance subcommittee in place is compliance to policy.

The study sought to establish if all requisitions forms bear authorized signatures. it was noted via documentary analysis that 62 percent of the respondents Respondent 16 had this to say:

We do not sign requisitions all the time. We rarely meet for purchases. We buy then find a day when we sign all documents. Sometimes we end up forgetting to sign these documents.

had requisition forms bearing no authorized signatures. This is prone financial mismanagement as some of the funds can be used without authority. Statutory instrument 6 of 1994, director's circular number 14 of 2009 and finance handbook of 2017 and treasury instruments of 1992 direct that all requisitions forms must bear signatures of authorized officers.

Sought to establish if school heads approve and revise budgets. 76 percent of the heads said they revised and approved their budgets annually and submit the budgets to the provincial office. Twenty – four percent said they did not revise the budget and neither did they approve the budgets. Not revising and approving budgets is violation of policy.

60 percent of the respondent noted that the budgets they present to parents are not a result of departmental input. They said that they do not prepare and implement the school plans and school budgets as the financial guidelines require. This implies that the financial documents such as school development plans and budgets generated do not represent institutional expectations as guided by the New Public Model. This leads to poor financial management in schools. This was confirmed by interviewee 13 who pointed that:

Interview 3: *“Sometimes we do shortcuts to pass the fees approval expectations. It’s difficult to do the budgets. we do not have the skills in preparing school plans. We are not professional accountants”*

Findings of the study showed that whilst all the schools had robust systems of financial management they ran on thin budgets (Wylie and King 2004). Other issues covered by the research include roles on budgeting, the pressures of cost increase, teacher resourcing and the necessity to generate income other than government grants.

Research Question One: How do Primary school heads in Mudzi prepare financial budgets for their schools?To answer this research question responses to items 1-6 of the questionnaire are analysed using means and standard deviations as summarized in table 1.

Table1. Means and Standard Deviations of Questionnaire Items on Budgeting by School heads

Item	Strongly Agree	Agree	Strongly Disagree	Disagree
1.Discussing items to be included in the budget with deputy head, clerk and relevant staff	3	30	4	1
2.Presenting draft budget for discussions in staff meetings.	2	2	30	4
3.Having a committee in place to prepare budgets	3	5	25	5
4.Using records to guide on budgeting on staff allowances and salaries	3	5	25	5
5. departments preparing estimates on departmental requirements to be used as guide in budgeting.	3	2	30	3
6. Clerks compiling budgets and submitting to school head for vetting.	3	5	25	5
7. Collecting and comparing own budget with budgets from other schools.	2	6	25	5

In table 1 above, only item 1 had mean ratings above 36 in the agree and strongly agree category. This indicates the respondents' agreement that the only budgeting practice that school heads engage in was discussing items to be included in the budget with vice-school heads, bursars. and Item The remaining six items had mean ratings below 2.50>and their standard deviations fell between 1.46 and 1.54 indicating that the administrators rarely carried out the financial management practices contained in the items.

Research Question Two: What fund-raising practices do the school heads engage in?

Table2. Mean ratings of school heads'1 fund raising practices Items To raise funds in schools, school heads

Decision	Strongly Agree	Agree	Strongly Disagree	Disagree
Collecting levies from pupils	30	8	0	0
Donations	30	8	0	0
Agricultural activities	25	13	0	0
Sporting and arts science and culture activities	25	13	0	0
Civvies days/ hiring building/ vehicles	30	6	1	1
Tuck shop sales	8	15	10	5

From the analysis in table 2, all the items namely items scored above the acceptable mean. Also, all the items had standard deviations that ranged between 1.64 and 1.69, indicating convergence. of the mean scores. These show that the school heads carry out the practices listed to raise funds for their schools. From this analysis, the researcher concludes that to raise funds, school heads; collect levies from students, communicate with the school development committees to attract donations for school projects, engage in sale of school products such as crafts and agricultural products, hire out school premises for use by community members, organise launchings, inter house sports, request for funds from community members, and visit book publishers, to raise funds for their schools.

Research question three: How do the school heads disburse school financial resources?

Responses of items 15-21 of the questionnaire were used in answering this research question as presented in table 3.

Table3. *Items on disbursing of school financial resources by school heads*

Decision	Strongly Agree	Agree	Strongly Disagree	Disagree
1.Settling using out of pocket expenses	8	20	5	5
2.Disbursing money for purchases to the relevant department to handle	1	4	30	3
3.Allowing bursars to incur some expenses	0	0	38	0
4.Disbursing money to Deputy heads to organise sports and other extra-curricular activities	5	20	7	6
5.Engagement and payment of part-time staff with SDC approval.	5	27	4	2
6.Spending on only those extra-budgetary expenses approved by SDC	3	5	10	23
7.Diversion of funds budgeted for capital projects like furniture to purchase of stationary when the need arises	1	35	1	1

Table 3, shows how the school heads disburse funds for school activities. 4 out of the 7 items These items are items 1, 4, 5 and 7. This indicates that the school heads disbursed funds in the manner listed in those items. In disbursing funds, school heads settled out-of-pocket expenses, disbursed money to school deputy heads to organise sports and other extra-curricular activities, Engagement and payment of part-time staff with SDC approval and engages in diversion of funds budgeted for capital projects like furniture to purchase of stationery when the need arises.

4. DISCUSSION OF FINDINGS

In research question one, out of seven items of budgeting listed, the respondents agreed that school heads performed only one. This indicates the respondents' agreement that the only budgeting practice that school heads engage in was discussing items to be included in the budget with deputy heads, bursars and relevant staff. It seems as if school heads do not pay much attention to budget preparations. Ukeje et al (1992), noted that school heads of primary schools hardly prepare any budget since all personal emoluments are often paid either through the State Education Commissions. This explains why the school heads, deputy school heads and bursars that participated in this study indicated that school heads prepared budgets only when a programme is about to be implemented for example School Improvement grants, inter-house sports and purchase of stationery This situation will make it impossible for school heads to effectively manage school resources because good and proper budgeting provides guidance in funds management. For school heads to indicate that they carry out only a few budgeting practices shows that actually, school budgeting has been treated as a haphazard affair as Ukeje et al (1992), speculated. This being the case much is at stake. It is likely that in the absence of adequate budgeting principles, frivolous and impulse spending will characterise school administration, and areas of prime needs might be neglected in schools. From responses to research question 2, it was deduced that in order to raise funds, school heads; collect levies from students, liaise with the SDC to attract donations for school projects, engage in sale of school products such as crafts, agricultural products, hire out school premises for use by community members, organise launchings, inter house sports, request for funds from host community members, and visit book

publishers, corporate bodies to raise funds for their schools. Raising funds through various sources is in order and confirm an earlier finding by Mbua (2002) that school heads make some efforts to raise fund within the limits imposed by the primary school development committees. But the issues of levies have attracted the attention of the Ministry of Primary and Secondary Education (MOPSE) which had to issue a circular to control levying. This circular on fund raising reference No. 3 of 2019 stated that all fund-raising activities must be approved by the Provincial Education Director and all un-approved levies are illegal. Despite this circular, Okoye (2004) found out that school heads and teachers collected illegal levies for students. Such illegal levies of course are used for personal gratification and not for the development of schools. The point is that in this era of dwindling educational resources, school heads are being urged to source funds for their projects. It is likely for them to exceed the limits for fund raising as stipulated in fund raising policy. Therefore, as Ezebunanwa (2004) noted, school heads cannot be allowed to raise funds on their own without approvals and supervision of the management Boards. In research question three, it was observed that in disbursing funds, school heads settled out-of-pocket expenses, disbursed money to vice-school heads to organise sports and other extra-curricular activities, and engages in diversion of funds budgeted for capital projects like furniture to purchase of stationery when the need arises. Conversely, school heads did not disburse money for purchases to the relevant department to handle, and allow bursars to incur some expenses without their approval. They also did not spend on only those extra-budgetary expenses approved by SDC. Going by the findings, -one can argue that there are serious weaknesses in the ways through which school heads disbursed funds in schools. For instance, if adequate attention had been paid to budgeting, the school heads could have done well to disburse money for purchases to the relevant department to handle and spend on only those extra-budgetary expenses approved by SDC. In addition, where school heads divert funds budgeted for capital projects like furniture to purchase of stationery, used their discretion in disbursing funds for school activities, and fails to timely disburse funds for the procurement of teaching/learning resources, do not augur well for primary school administration and are against the prudential principle of financial management (Pandy, 1979). The reason for this finding may be because of inadequate funding of education in Anambra State. Perhaps school heads decided to use their discretion and manage the limited funds they had. Besides, cases of embezzlement of funds might have compelled school heads not avoid disbursing money for purchases to the relevant departments to handle. Whichever way one looks at it, the practise of disbursement of school financial resource suggests that most school heads run schools as their personal business and not as organisations where strict adherence to budgetary statements should be emphasised. In this case, Government might make modest efforts to allocate funds to schools, only for the school heads to mismanage those funds. It was for this reason that Offor (1999), chided school heads for gross mismanagement of funds.

5. RECOMMENDATIONS

Based on the findings of this study, the following recommendations are made: 1. School heads should imbibe the culture of proper budgeting and budget implementation in performing their financial management obligations. Budgets should be prepared at the beginning of every school fiscal year. 2. The Ministry of Primary and Secondary Education should regularly monitor school heads financial management practices for early identification and avoidance of mismanagement of funds. 3. The Ministry of Primary and Secondary Education should allow school heads to source funds from a variety of sources to execute school projects but the issue of illegal levying should be stopped. Defaulters should receive serious disciplinary actions. 4. The SDC members should liaise with school heads to raise funds but should always report cases of illegal levying and diversion of funds to the Zimbabwe Anti-Corruption Commission. 5. Workshops and seminars on adequate financial management should be mounted for serving school heads and teaching staff of deputy head cadre to prepare them for efficient management of funds.

6. CONCLUSION

In any country's educational system, the relevant schools and policies are made viable and effective by finance, and without adequate financial management, even the most viable and effective schools and policies are bound to crumble. Situations where school heads raised funds through several means but still fail to engage in proper budgeting and disbursement of funds imply that ineffective funds

management characterise most schools. If the funds were mismanaged, the programme objectives of primary education would not be achieved. Teachers and pupils' performances would be affected so negatively for the school heads would no longer able to provide for teachers' needs, and provide learning materials for pupils. Even the infrastructures in schools would suffer neglect because of lack of funds. It is a major task for school heads to engage in practices that would enhance effective financial management.

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