

Financial Resource Management: Status and Challenges in Public Secondary Schools in Kinondoni Municipality, Tanzania

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ABSTRACT

One of the most important resources for obtaining a top-notch education is financial. Ensuring that the necessary funding is secured on time and that the schools are making the best use of their current financial resources is essential for improving educational quality. The aim of this study was to examine the challenges that head of secondary schools experience when managing their financial resources. This study's theoretical framework was the agency theory proposed by Stephen Ross and Barry Mitnick in 1973. A mixed-approach research method and a concurrent transformative research design were used. For the study's participation sample, 39 respondents were necessary. The sample consisted of 22 teachers, 6 heads of schools, and 5 members of the school board. Questionnaires, interviews, and documentary analysis were used to collect data. The synthesis of the findings showed that the level of financial resource control functions displayed by secondary school heads of public schools was notably low. Lack of proper financial management abilities, a lack of financial guidelines, political influence, and corruption among committee members were issues related to this reality. To improve the management of financial resources and maximize the benefits from those resources, heads of schools should become fully versed in all financial resource management procedures and skills. This will help the schools perform more effectively overall.

Keywords: financial resource, challenges, management, status, secondary schools, Kinondoni, heads of schools.

1. INTRODUCTION

Resources for an organisation's finances are crucial. Without funding, no organisation has ever been successful. As a result, financial management is crucial for institutions, corporations, organisations, and commercial entities to improve performance and, more importantly, reduce exposure to financial risks. (Getahun, 2018). Financial management's primary goal, according to Crouch and Winkler (2008), is to ensure that the monies obtained are used as effectively and efficiently as possible. They continue by saying that because resources are limited, educational administrators must make the best use of what they have to accomplish institutional goals. When money is not managed well, it can be stolen, used for the wrong things, or taken away from projects that are more important.

Financial management can be understood as the use of financial information, skills, and methods to make the best use of an organisation's resources. It also refers to the planning, organising, directing, monitoring, and controlling of the financial activities of an organisation (Denis, 2018). Resources are a valuable engine that drives task performance as well as the growth and

development of human organisations. Financial resources are significant resources that are often assumed to be part of physical capital. It is actually the basis for the procurement, utilisation, and maintenance of all other types of resources. According to Tadiwos (2014), without a strong financial base, it will be difficult to produce the right types of goods and services in desirable quantities and quality. Since the human economy is a monetary economy, the availability of funds in any organisation or institution is vital to its productive process and the quality of its product and service.

Financial resource management (FRM) is an essential element in the effective operation of an organisation. Burke (2001) says that since organisations use many resources, getting the most out of those investments requires a high level of openness and responsibility from those in charge. In many countries, education takes up a large chunk of the budget, so good financial management is very important.

In developed countries such as the United Kingdom and Greece, financial management in education has been heavily centralised, with its funding and general management delegated to the top authority, which is the ministry. In Greece, there is a bulk of legislative regulations for arranging school financial management that the head of school should know or have access to. Despite this, the Ministry of Education and Religious Affairs (MINERA) has never issued a handbook or a guide on the law to facilitate the work to be performed by heads of schools (Argyropoulou, 2009). The breakdown in communication of such critical information poses a challenge to school principals in terms of financial management.

South Africa has a shortage of heads of schools with financial management skills. In colleges, the heads of schools are often not well prepared for the tasks they must undertake and are not given sufficient training to perform these tasks. The lack of financial skills leads to massive corruption and financial mismanagement (Mestry and Grobler, 2006).

A study by Olugbenga (2005) conducted in Nigeria establishes that a less satisfied and committed individual is likely to leave his or her job or profession and thus perform poorly in financial management. According to Leu and Bryen (2005), a study performed in six sub-Saharan countries found that a satisfied and committed individual is likely to leave his or her job or profession and thus perform poorly in financial management. According to Leu and Bryen (2005), a study performed in six sub-Saharan countries, namely, Ghana, Guinea, Ethiopia, Tanzania, Uganda, and Madagascar, indicated that heads of schools face serious problems with students who cannot pay fees, teacher shortages, and inadequate teaching and learning resources.

In Kenya, Mobegi et al. (2012) noted in their study that a majority of the heads of schools had no financial management or accounting skills, so the majority took their books of accounts to pseudo accountants to update them to fit their interests. It was further revealed that the majority of the heads of schools were not in a position to identify wrong entries and irregularities in financial records if done by the bursars. According to Mito & Simatwa (2012), the head of school training workshops conducted by the Kenya Education Management Institute (KEMI) were of short duration, and the trainers were not conversant with financial management.

In Tanzania, for example, the study conducted by Matagi (2007) on the challenges facing the implementation of SEDP I demonstrated that some new schools lacked facilities such as laboratories and libraries and that classrooms were not completed on time, causing school openings

to be delayed. In addition, the study showed that in some areas, buildings were of low quality, and rehabilitation was not performed as planned. In Kinondoni, similar to other districts in Tanzania, the government has recently introduced a fee-free basic education system. Following such new initiatives and the increased demand for education at all levels, it is not yet clear whether the budget allocated for education is sufficient to enable the provision of quality education, especially at the local level. Headteachers and other teachers in the position of bursar of public secondary schools receive financial management training from various seminars and workshops; there has been a marked increase in their training on the management of financial resources. Despite this increase, secondary school heads of schools are still exposed to many challenges in financial management. Mestry and Grobler (2006), for example, noted that there is a shortage of heads of schools with financial management skills in South Africa. Students in college are not always well prepared for the tasks they have to do, and they do not get enough training to do financial tasks.

The guidelines show that at the school level, the heads of schools are responsible for financial management with the assistance of the School Management Team (SMT) and their school boards. However, the available literature is silent about the current trend in the management of funds after the introduction of fee-free education in 2016. Currently, the flow of funds is direct from the Treasury to school account banks. In the meantime, it is not clear how well the fund is managed once it reaches the school's account. Most teachers claim that the heads of school's misuse public funds because of a number of challenges. This is a serious oversight, as efficient resource utilisation is critical to achieving quality education. Therefore, this study investigated the challenges that heads of secondary school's experience when managing their financial resources.

2. LITERATURE REVIEW

Scholarly writings have reviewed a number of challenges that heads of school's face in managing finances in schools. According to the findings of Swartz (2010), the areas noted to have problems in school financial management in South Africa include the inexistence or ineffective school finance policies; ineffective financial controls; inadequate school funding; the roles of heads of schools and boards not being clearly identified; training of board members; and issues of stakeholder involvement. In some provinces, training of the members of the board proved ineffective because the district officers or consultants hired to train them did not necessarily have sound knowledge of school finance.

According to MoE (1994), the financing of education in Ethiopia must be equitable, effective, and suitable to support equity and high-quality education. Additionally, MoE (2002) noted that education and training institutions have the ability to create their own revenue and use it to improve the educational process. However, MoE (2007) demonstrated that despite the lack of training or insufficient training, unqualified personnel, the weak administrative capacity of educational finance management, and low capacity to practise finance, research has been conducted on the specifics of financial problems in various countries.

Ngugi (2004) conducted a study whose primary objective was to establish the effectiveness of BOGs in Suame District, Ghana. The results indicate that one of the major factors contributing to the ineffectiveness of BOM's school management bodies in Ghana is political interference, whereby politicians place their cronies in those bodies with undue regard to their academic qualifications. Another factor that contributes to ineptitude is a lack of basic financial knowledge,

which leads to poor enforcement of internal controls and results in the loss of funds through corruption and wastage.

Furthermore, the study conducted in Kenya by Koroso et al. (2010) on principals' and students' perceptions of parent contributions to financial management in secondary schools shows that parental involvement in school financial management is still low. It was further argued that parental involvement greatly influenced the way finances in school were managed. According to these findings, parental involvement in financial matters influences financial transparency in schools. The researchers argue further that low involvement in budgetary estimation and decisions on school projects could cause the students' unrest, especially when they think that their parents are side-lined in issues of financial management.

A study by Biro (2017) on the effectiveness of financial management in Tanzanian government secondary schools found that school finance dealers had been trained on average. The study underscored the importance of obtaining dealers based on their financial qualifications. The findings, however, revealed that the training was not completed on time. On the issue of financial controls, the study found that most of the funds were not well managed. Weaknesses were found in the openness of fund usage and the distribution of funds according to the planned cost centres. The study raised concerns about how funds were managed in government secondary schools.

According to a study conducted by Sabaya (2020) in Arusha, the heads of schools and secondary school had more knowledge of financial management than teachers in other fields (subjects). The respondents mentioned that the said qualifications had been obtained through various seminars and workshops. The question is whether a two- to five-day seminar or workshop qualifies an individual for a certificate of attendance.

Similarly, Tadiwos (2014) discovered that the recent budget allocation to schools, a lack of sufficient skilled manpower to control effective budget utilisation, and the involvement of school management in additional responsibilities are the major challenges for ineffective financial resource utilisation in the studied schools. Lack of collaboration with stakeholders in the planning and execution of school activities, principals working alone without inviting others, principal interference in all tasks, a lack of a teamwork approach between the Kebele Education and Training Board (KETB), the Parent Teacher Association (PTA), and the school management, and a lack of pertinent training on financial control and utilisation for stakeholders are just a few examples.

Furthermore, Sarah (2013) investigated how crucial it is for heads of schools to handle financial resources effectively. Institutions are unable to properly carry out their assigned functions without sufficient financial resources. To manage the various school departments, funding is needed. The available funds will be used to pay for the support staff, create and upgrade infrastructure, and buy the necessary teaching and learning supplies such as chalk and textbooks.

The cost of education, the sources of income to cover those expenses, and the objective use of income to accomplish educational goals are all aspects of financial management in the educational sector (Okumbe, 2001). However, if education is to compete fairly for public funding, educational managers are forced to justify their financial requests in terms of educational programmes rather than expenditures (Okumbe, 2001). The principal or head of school must enlist the help of the Business Owners Group (BOG), parents, teachers, and other school personnel to create the budget.

Similarly, a study by Getahun (2018) revealed that low stakeholder involvement in raising school revenue, a lack of skilled and experienced staff, inadequate training, a lack of budget allocation criteria, a lack of structured guidelines and procedures, a lack of funding, a lack of controlling systems, a lack of involvement from concerned bodies or school staff in the budget planning and decision-making process, improper use of financial resources, and a lack of auditing were all factors.

Maronga et al. (2013) also noted that the government should influence good financial management in schools to help a school achieve its goals. This can be done through adherence to financial regulations and policies, which include regular auditing, credit management, and inventory management.

This current study was also supported by Magak (2013) in a study conducted in Kenya through a descriptive survey design. The study shows that heads of schools are challenged mainly with the school budget, financial accounting, auditing finance, and competencies. Heads are shown that they are spending more or less than their financial ability in the budget, which is mainly caused by incompetency in the financial management of the schools' tasks.

In an attempt to address the challenges that school heads encounter in the process of financial management, Chrisantous (2013) identified shortages of school funds as major concerns in secondary schools, mostly due to a small number of students enrolled in schools, the delay of funds from educational supporters, and fee avoidance. According to Partelow et al. (2018), a shortage of school funds leads to low salaries for teachers, which, in turn, leads to the inability of schools to invest in students' essential teaching and learning materials. As Bhoke-Africanus (2015) highlighted, the high poverty rate in schools has an impact on quality educational provision, particularly for students with special needs who learn in an unfriendly teaching and learning environment where parents place fewer educational priorities on their children with special needs.

School heads struggle with how to allocate scarce financial resources due to the growing demands for quality education. According to Osorio et al. (2009), heads of schools are victims of multiple financial decisions that necessitate effective personnel management with proper remuneration, establishing incentives for teaching staff, hiring teaching and administrative staff, and supervising and evaluating teachers. Other responsibilities require school heads to accomplish pedagogical demands, for example, setting classroom hours by subject, providing adequate teaching and learning resources, maintaining school infrastructures, meeting the financial costs of the school, budgeting, and evaluating the entire school's administrative activities.

3. METHODOLOGY

A mixed-approach research method and a concurrent transformative research design were used. Creswell (2012) encourages researchers to use a mixed research approach whenever quantitative or qualitative research alone proves inadequate. For the study's participation sample, 39 respondents were necessary. The sample consisted of 22 teachers, 6 heads of school, and 5 members of the school board. Questionnaires, interviews, and documentary analysis were used to collect data. Questionnaires were distributed to heads of schools, teachers, and school board members, with a focus on practices of financial management. The study used the answers from the questionnaire to restructure the interview guide for heads of schools. The focus of the interview was on various practices of financial management and the challenges faced by heads of schools in

managing their finances. The time was 40 to 50 minutes for each head of school, and the interview was conducted at the school. The prepared, semi structured questions were used to guide the study during the interview. The qualitative data collected were analysed through thematic and content analysis. To analyse quantitative data, descriptive statistics were used. Ethical considerations were ensured through participants' consent, anonymity, and confidentiality.

4. RESULTS AND DISCUSSION

The study sought to shed light on the difficulties experienced by administrators and instructors in managing the school's financial resources. With the aid of quotes from respondents, the main issues are discussed under several subtitles. First, six issues were presented to the heads of the secondary schools that were being visited, and they were asked if they felt that they were challenges for their institutions. Table 1 displays the responses from head of school assessments.

Table 1. shows the difficulties that principals face in managing their schools' financial resources.

S/N	list of challenges	Serious Challenge		Normal Challenge		It is not a test.		Total	
		F	%	F	%	F	%	F	%
1	Political interference from political leaders	5	100	0	0	0	0	5	100
2	A shortage of financial guidelines is a problem.	0	0	0	0	5	100	5	100
3	Corruption among committee members	1	20	4	80	0	0	5	100
4	Weak cooperation between committee members and head of schools	0	0	0	0	5	100	5	100
5	Lack of commitment among committee members	0	0	5	100	0	0	5	100
6	Lack of training on financial management	5	100	0	0	0	0	5	100

Source: Field Data (2022)

The findings from Table 1 indicated that all 5 (100 percent) of the visiting heads of schools mentioned political interference as one of the most serious challenges. During the interview, one of the heads of the schools said the following:

There are times when politicians interfere a lot in school planning, especially in matters of the budget. For example, there are times when funds are needed for construction, and since the funds are not enough, the principal's office always involves the leaders so that parents can contribute even though they are working. The issue of parents contributing in regard to politicians such as the head councillors of the school will inevitably enter a crisis (Interview, 2022).

The other head school responded, "

During the sessions to approve the tenders for various projects, we usually involve political leaders such as councilors. The challenge comes when a political leader needs someone to act even if he does not meet the criteria. This usually causes huge conflicts between board members, including the school principal and political leaders (Interview, 2022).

Another head of school commented that:

As a school principal, I am always challenged by the interactions of politicians. For example, there are times when you can be assigned a project that has little money invested in its implementation. If you decide to raise an argument at the meetings, a politician will appear and say that you must ensure that the allocated funds are sufficient for the relevant project. At the end of the day, we have projects that are below standards (Interview, 2022).

The quotations from three visiting heads of school revealed that political leaders such as councillors interfered with the school's financial management. The study established that some decisions made by heads of schools are due to the influence of politicians and not their own will. This finding is similar to that of Ngugi (2004), who reported that one of the major factors contributing to the ineffectiveness of BOM's school management bodies in Ghana is political interference, whereby politicians place their associates in those bodies with undue regard to their academic qualifications. In this situation, principals are limited in their ability to make sound financial decisions for their schools.

The same table 1 revealed that a lack of financial guidelines is not a problem for all five (100%) of the visited school heads. Corruption among committee members was a serious challenge for 20% of respondents and a normal challenge for the other 80%. In addition, weak cooperation between committee members and teachers was observed to not pose a challenge to all five (100 percent) visiting heads of schools. Lack of commitment among committee members was a normal challenge for all five (100 percent) visiting heads of school. Another significant issue for all five (100%) of the visited school leaders was a lack of financial management training.

The other group involved in the issue of challenges was that of the heads of departments in the secondary schools they visited. Four challenges were presented to 18 department heads, and their findings are presented in Table 2.

Table 2: Challenges observed by department heads

S/N	list of challenges	Serious Challenge		Normal Challenge		It is not a test.		Total	
		F	%	F	%	F	%	F	%
1	Shortage of funds	16	89	2	11	0	0	18	100
2	Lack of school funding	18	100	0	0	0	0	18	100
3	Transparency is lacking.	12	67	6	33	0	0	18	100
4	Poor financial auditing	13	72	5	28	0	0	18	100
5	Low parent involvement	14	78	4	22	0	0	18	100

Source: Field Data (2022)

Shortage of funds from fee-free education policy

The findings from Table 2 revealed that 80 percent of the visited heads of departments found the shortage of funds to be a serious challenge, while 20 percent of respondents observed it as a normal challenge. During an interview, most department heads complained that the money brought was insufficient to run daily school activities. In regard to the planning of the school budget, school board members and heads of schools prepare the school budget, which is then projected depending on expected learners for the particular academic year. However, in the implementation of the budget, the expenditure figure appears to be higher than the amount of money brought in by the government. According to one of the visiting department heads:

As the head of the department, I am involved in the preparation of the school budget. However, during the implementation, many things we had planned were not implemented. For example, in sports departments, we often lack funds for sports trips due to budget constraints. In addition, often, when I see the principal of the school, he always says that sports funds are also used for administrative purposes (Interview, 2022).

The respondent continued to say:

I do not know the truth about these financial matters, but sometimes we are told that the money is not enough. The heads of departments usually prepare a budget for the equipment we need for the year, but at the end of the day, we are told that the budget is insufficient. For example, there are times when the principal may order you to work overtime, but later on in the payment process, you will be told that the money is not enough to pay you at the rate at which it was abandoned (Interview, 2022).

The quotations from two heads of departments in the secondary schools visited revealed that the funds provided by the government to secondary schools were not sufficient. During the study, the study decided to review the document on the amount of funds sent by the government and observed that only 320,000 Tanzanian shillings were planned for administrative expenses. When compared to administrative costs in visited secondary schools, it was determined that the fund was insufficient. For example, one of the visited secondary schools spends more than \$200,000 per month on security guard salaries. The other expenses include electricity bills, stationery, and payments for extra duty among teachers. When all administrative expenses add up, the amount sent by the government seems low compared to the actual budget. According to one of the visiting school principals:

The money coming from the government is not enough. Administrative funds, for example, which account for 30% of monthly funds sent, are still insignificant when compared to actual needs. In addition, that is why we often take money from other departments, such as sports, and spend it on administration. By doing this, at the end of the day, even sports funds are not enough (Interview, 2022).

The quotation above indicates that the amount of funding provided by the government to visit secondary schools is not enough compared to the schools' demands. These findings are in line with those of Swartz (2010), who found that areas in South Africa noted having problems in school financial management include, among others, an absence or ineffective school finance policy, ineffective financial controls, and inadequate school funding. Therefore, the government had to increase the amount of funding in secondary schools to meet the requirements of their budgets. Similarly, Sarah (2013) investigated how crucial it is for heads of schools to handle financial

resources effectively. Institutions are unable to properly carry out their assigned functions without sufficient financial resources. To manage the various school departments, funding is needed. The available funds will be used to pay for the support staff, create and upgrade infrastructure, and buy the necessary teaching and learning supplies such as chalk and textbooks.

Lack of school funding

The findings from Table 2 show that 100 percent of respondents indicated that public secondary schools lack school bursars or accountants to monitor school finances, and this was mentioned as a serious challenge. This implies that not all visited public secondary schools manage their financial resources professionally. The study discovered that in the secondary schools visited, the heads of school occasionally hire teachers to perform the functions of a bursar while also teaching. The use of individuals who do not have proper professional training to handle the school's financial management cannot assure its effectiveness.

During the interview, one of the head schools said the following:

The lack of school bursaries in public secondary schools causes difficulty in managing school funds, and sometimes there is misuse of funds provided by the central government to public secondary schools to run school activities, especially for the development of education. That is what needs to be considered. The government has the responsibility to hire qualified school accountants who can work mainly in financial matters and not teach to bring effective and efficient management of public finances into schools (Interview, 2022).

According to the quoted head of school, all (100%) of the visited secondary schools in Kinondoni municipality lack a professional account to manage the schools' financial resources. To cope with this challenge, the head of schools decided to appoint other subject teachers to perform the duties of bursars in school. This finding is consistent with the findings of Kulwa and Mwila (2022), who found that school leaders and their school accountants are challenged by insufficient financial management skills, which leads to the misappropriation of funds. In a situation such as this, the government has to employ a qualified accountant to manage financial resources in secondary schools. Furthermore, Sabaya (2020) discovered in his Arusha study that heads of schools and secondary school heads learned more about financial management from teachers in different fields (subjects) than from teachers in the financial field. The respondents mentioned that the said qualifications had been obtained through various seminars and workshops. The question was whether a short-term seminar or workshop lasting two to five days could qualify an individual for a certificate of attendance.

Lack of transparency

From Table 2, the findings show that 67 percent of respondents indicate that school heads are challenged by a lack of financial transparency as a serious challenge, while 33 percent observe this as a normal challenge that reduces trust among teachers. Transparency means that school leadership is working with teachers, students, and the community at large. Every person within and outside the school had to know what was going on in financial matters. However, the observation from the visited secondary schools in Kinondoni municipality revealed that there is no disclosure of all financial activities, and the implication is that the school head has plans to misuse financial resources. Through the interview, a member of the school board said that:

There are some decisions we are not always involved in. We may be called to a meeting and read about the use that has already been made. In fact, as a board member, I should have been involved even before the purchases were made. However, if you see that you are involved in the end, know that there is no clarity on financial issues (Interview, 2022).

One head of department also said the following:

Here at the school, I, as the head of the department, am involved a little when preparing the bagen. I am often asked to present the important needs of the department and the timing of the relevant needs. However, in regard to the question of consumption, the holdings are limited. For example, income and expenditure information should be posted regularly on notice boards. However, if you see that it does not happen, it means that there is no transparency (Interview, 2022).

The quotation from a member of the school board and the head of department revealed that, in the visited secondary schools, there is no transparency. Most financial decisions are made by the head of school without involving other staff members. This study is in line with a study in France regarding school management skills and financial resources, which established that despite the efforts placed in the provision of financial resources intended to bring about improvements in the delivery of services, resources were mismanaged and misallocated by those in the system due to low levels of accountability and transparency (Crouch & Winker, 2008). The findings imply that when there is no transparency in financial matters, the teachers always think about the misuse of funds. Therefore, the heads of schools had to make sure that financial information was available to educational stakeholders.

Poor financial auditing

Table 2 also shows that 72 percent of the respondents reported that auditing of the school finances is usually poorly done and is a serious challenge, while 28 percent of respondents mention it as a normal challenge. Similarly, when external auditors come to schools, they spend a short time going through financial documents and speaking to school heads. On the other hand, auditing is also not done regularly, as professional personnel come only once a year or even after two years.

In the interview with the head of school on the issue of auditing, he said that:

The district's internal auditors, who work to monitor and manage public funds, monitor the use of school funds by examining how school principals and their staff used the money to meet their school's needs. Because of the district's small size and the fact that they serve all schools, including primary schools, as well as other public institutions, such as hospitals, clinics, and other public organisations, they visit public schools once a year using inspection samples due to a severe lack of service and time (Interview, 2022).

From this finding, it seems that poor and irregular auditing is a challenge among visited secondary schools. Subsequently, this contributes to the mismanagement and misappropriation of school funds that school heads encounter because they are not regularly audited. These findings are in line with Maronga et al. (2013), who noted that the government should influence good financial management in schools to help a school achieve its goals. This can be done through adherence to financial regulations and policies, which include regular auditing, credit management, and inventory management.

This current study was also supported by Magak (2013) in a study conducted in Kenya through a descriptive survey design. The study shows that heads of schools are challenged mainly with the school budget, financial accounting, auditing finance, and competencies. Heads are shown that they are spending more or less than their financial ability in the budget, which is mainly caused by incompetency in the financial management of the schools' tasks.

The other challenges were observed through document review. The study established that visiting teachers who worked as bursars did not fulfil their duties of preparing and storing various financial documents. For example, in all (100 percent) of the visited secondary schools, it was revealed that there were no specific files for each document. Teachers who worked as bursars failed to show important documents such as minutes of meetings, financial guidelines, and bank statements. The teachers eventually admitted that the requested documents had been prepared but had been misplaced.

The study established that if important documents such as bank statements and copies of payment vouchers are misplaced, then even the schools' financial resources are not well managed. This finding concurs with the study of HakiElimu (2017), who argued that, currently, some public secondary schools in Tanzania are faced with challenges due to poor preparation of financial reports or the recording of revenue and expenses in the daily books of accounts. Schools lack supporting documents for the revenue collected and the expenditures incurred. In addition, Clark and Sampson (2008) observed that financial resource management in most schools challenges heads of schools because many of them have little or no training or expertise on the preparation of financial documents.

a lack of parental involvement

The data presented in Table 2 also show that 78 percent of the visited heads of departments observe low parental involvement as one of the challenges in managing financial resources. In addition, 22 percent observe it as a minor challenge. Through semistructured interviews, one of the heads of departments said that:

The involvement of parents in financial matters at our school is very low. Parents are not involved in issues such as schools' revenue, bank statements, or audit reports. The only time parents are involved is when there is a certain contribution, such as a graduation. In my opinion, there is a need to involve parents in financial resource allocation because parents are key stakeholders in education (Interview, 2022).

The quotation from the head of school revealed that there is a need to involve parents as key stakeholders in education. When parents are not involved in financial resource matters such as schools' revenue and expenditure, it could be difficult to ask them for any contribution. The findings are similar to those of Koroso et al. (2010) in their study conducted in Kenya on principals' and students' perceptions of parent contributions to financial management in secondary schools.

The findings also show that parental involvement in school financial management is still low. It was further argued that parental involvement greatly influenced the way finances in school were managed. According to these findings, parental involvement in financial matters influences financial transparency in schools. The studies argued further that low involvement in budgetary estimation and decisions on school projects could cause the students unrest, especially when they think that their parents are sidelined in issues of financial management. Similarly, Simiyu (2014)

noted that because they are a part of the system and share in the operation of the entire programme, it is crucial for individuals working inside the school system to be involved in budget preparation.

The synthesis of this objective has revealed that various challenges impede heads of schools' ability to manage finances in their respective schools. These include political interference from political leaders, a shortage of financial guidelines, and corruption among committee members. In addition, other challenges were weak cooperation between committee members and head of schools, a lack of commitment among committee members, and a lack of training in financial management. The study further revealed that the management of financial resources at the visited secondary schools in Kinondoni municipality was ineffective due to the challenges observed. According to Sarah's (2013) research, effective financial resource management is a key responsibility for head teachers. Institutions are unable to properly carry out their assigned functions without sufficient financial resources. To manage the various school departments, funding is needed. The available funds will be utilised to pay for the support staff, create and upgrade infrastructures, and buy the necessary teaching and learning supplies such as chalk and textbooks. The cost of education, the sources of income to cover those expenses, and the objective use of income to accomplish educational goals are all aspects of financial management in the educational sector (Okumbe, 2001). However, if education is to compete fairly for public funding, educational managers are forced to justify their financial requests in terms of educational programmes rather than expenditures (Okumbe, 2001). The head of schools must enlist the help of different stakeholders, such as parents, teachers, and other school personnel, to create the budget.

5. CONCLUSION AND RECOMMENDATIONS

Conclusion

According to the study's findings, the financial management skills of heads of public secondary schools were noticeably lacking. This demonstrates that school leaders manage financial resources without receiving the proper expertise in financial resource management. As a result, schools struggle to manage their financial resources for education and find it challenging to accomplish their preplanned objectives. This situation was complicated by concerns about inadequate financial management skills, a lack of financial regulations, political influence, and corruption among committee members. This could result in the incorrect use of financial resources in schools due to poor management of financial control systems.

Recommendations

To improve the management of financial resources and maximise the benefits from those resources, heads of schools should become fully versed in all financial resource management procedures and skills. This will help the schools perform more effectively overall. Additionally, public secondary schools should have budgetary controls, and all parties engaged with the school should be involved in the budgeting process to further improve financial management. The administration of public secondary schools should impose stringent financial controls, such as explicit policies and procedures, and ensure that the controls are implemented and followed.

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