

# The Interplay Between School Manager-Financial Accountability and School Performance

Tommie NJOBVU., Oliver KABASO

The University of Zambia, School of Education, Department of Education Administration and Policy Studies

DOI: <https://dx.doi.org/10.47772/IJRISS.2025.903SEDU0388>

Received: 09 June 2025; Accepted: 17 June 2025; Published: 08 August 2025

## ABSTRACT

This paper examines the relationship between school manager-financial accountability and school performance in public secondary schools in Zambia. A quantitative approach of purposively sampled forty-six school managers from 46 secondary schools that were randomly selected using the stratified sampling technique was employed. Data collected through document review and questionnaires were analyzed by Smart PLS software, aided by the statistics package for social sciences (SPSS version 30) for further descriptive statistical and regression analysis.

School manager financial-accountability assessment revealed a 75% accountability rate, while academic performance analysis of the schools stood at 74%. This is a significant positive correlation between school manager-financial accountability and school educational outcomes. Schools with financially accountable managers generally showed better results, while the opposite is true for less accountable managers. There is also evidence of effective resource utilization among financially accountable managers, where resources are efficiently allocated and decisions are data-driven and made based on prioritization of needs that benefit the school. Better-performing school managers manifested increased transparency by including parents, teachers, and the community in financial decision-making and availing these with school financial documents. This has fostered trust among stakeholders in relating to the school.

The paper recommends continued capacity-building of school managers in financial management, where accountability and transparency become cornerstones; reinforcing monitoring and evaluation in order to strengthen government oversight through regular audits, and encouraging stakeholder and community involvement in financial decision-making.

**Keywords:** School manager, financial resources, financial accountability, transparency, school performance.

## BACKGROUND AND CONTEXT OF THE STUDY

It is generally believed that effective school management is critical for optimizing school performance. Of the key aspects of school management, financial accountability, which refers to the responsible and transparent management of school resources is a critical factor. Clearly, school managers play a critical role in shaping school performance through their leadership, policy implementation, and accountability practices. School manager-financial accountability is thus a fundamental aspect of effective school governance and is increasingly recognized as a key driver of school performance (Ireen et al, 2024). In Zambia's public secondary schools, where financial constraints and systemic challenges persist, financially accountable leadership is vital for translating limited resources into meaningful educational outcomes and better school performance. Despite government interventions like the decentralization of school governance and the provision of school grants, performance gaps persist in schools. This raises an important question: To what extent does school manager-financial accountability influence school performance?

In the context of public secondary schools in Zambia, financial accountability by school managers plays a crucial role in determining the overall performance of schools. With limited government resources and increasing demands for quality education, the way school funds are managed has a significant impact on school outcomes such as learner performance, teacher motivation, infrastructure development, and resource availability. School managers are responsible for running schools and are seen as the pillars of the education system. Along with their authority and leadership, they are responsible for the school's operations, programs, and project outcomes. Educational scholars and practitioners such as Kelly (2009) agreed that the school manager in Zambia is the most influential factor in the success of the school.

According to the Ministry of Education (2015) a school manager oversees the entire educational program of the school and is in the best position to provide the necessary direction to various aspects of the school. As stated in the National Education Policy (Educating Our Future, 1996) school managers shall be held accountable for the management of all school resources, including financial, human, and material resources in public schools. It further guides that school managers are responsible for the acquisition, allocation, utilization, and control of financial and material resources. School managers are thus accountable for financial and material resource acquisition, utilization, and learners' learning outcomes by establishing a conducive learning environment and maintaining the relationship with both internal and external stakeholders, as well as the performance of the school. Therefore, the success or failure of the school depends much on the skills and ability of the school manager to ensure that set goals are achieved. Cerna (2014) explains that a school manager has a great impact on the learners' and teachers' performance and, as such, on the school's overall performance. That is why school managers should possess good management knowledge and skills and employ all these in suitable accountability approaches for the attainment of the school's vision.

A study by Gyasi et al (2016) shows that the competence of school managers and how they hold themselves to account influences the performance of the school. Moreover, Minadzi and Nyame (2016) argue that while school performance is determined by many factors, it cannot be denied that the way a school is managed is a critical factor at play. School managers do everything within their power to guide and protect their schools in both subtle and the most profound educational moments, showing the critical role that school managers play in steering communities (Mpaata and Mpaata, 2018). Notwithstanding, school management and leadership seem to have changed significantly in recent decades, particularly with regard to levels and patterns of accountability in view of the nature of responsibility and the extent of organizational autonomy. This is especially true for school managers, but it affects school managers at all levels of the organization. Nevertheless, there is limited research on the impact of school managerial-financial accountability on the performance of public secondary schools in Zambia. The main study covered the period 2019-2024 with the interest of determining school manager-financial accountability and its linkage to school performance through empirical evidence.

## **Financial Accountability and School Performance**

Financial accountability is not just a compliance requirement. It is a foundation for effective school management and performance. School manager-financial accountability refers to the responsible management, reporting, and auditing of school funds. It includes transparent budgeting and spending, proper record-keeping and audits, involvement of school boards/PTAs, and compliance with government financial guidelines. In Zambia, financial accountability among school managers is expected to influence educational outcomes in public secondary schools in a positive way. In this light, improving accountability through enhanced transparency, training, and oversight mechanisms can transform school performance into better outcomes for the learners and overall for the school. The complementarity in the working of the two variables thus demands accountability on the part of the manager in order to assure better performance. Thus, government investments in education are assured to yield returns in quality education for all. Since school performance is measured through learner academic achievement (examination pass rates, progression rates), quality of infrastructure (classrooms, libraries, sanitation), staff performance and motivation, availability of learning and teaching materials, and stakeholder satisfaction (parents, pupils, teachers), it is imperative to measure school manager accountability in order to establish congruence or dissonance. This is a critical step to ensuring meaningful evaluation and monitoring of the interplay between management and accountability in schools.

## School Manager - Financial Accountability

School manager-financial accountability refers to the responsibility and answerability of school head teachers, deputy head teachers, senior staff, and accountants for the decisions they make regarding the resources they manage and the outcomes their schools achieve. This includes responsibility and answerability to the Ministry of Education (compliance with policies and reporting), teachers and Pupils (instructional leadership), parents and the community (transparency and engagement), and internal structures like school boards and PTAs (shared governance).

The essence of school-manager financial accountability is ensuring responsible and transparent management of all financial resources entrusted to the school, including proper budgeting, spending, and reporting. School-manager financial accountability involves upholding ethical standards, adhering to financial policies and regulations, and being answerable for how funds are used to support the school's educational mission. The key aspects of school-manager financial accountability include proper budgeting, efficient spending, transparency and reporting, compliance with regulations, internal controls, stakeholder engagement, and performance measurement.

School accountability in performance is the expectation that school academic achievements are transparent and officially reported, resulting in performance assessment and consequent rewards or sanctions. Perhaps the best example of a school accountability policy is the “American No Child Left Behind” (NCLB) Act of 2001 (later revised as Every Child Succeeds Act, 2015). According to NCLB, an elaborate standard-based school evaluation system is activated to obtain school staff compliance with government performance standards and appropriate rewards. This policy has yielded various consequences for teachers' and school leaders' work behavior, changed roles (Browes & Altinyelken, 2022), curricula narrowed (Darling-Hammond, 2013), and motivation (Iliya & Ifeoma, 2015). By extension, the management accountability of school managers relates to their answerability in their responsibility over several areas, including the finances of the school that must be evaluated based on performance of the school. However, to date, most studies on accountability point to the effect of low financial accountability by school managers which has in return, raised a lot of issues believed to contribute to low academic achievement in most schools (Kabaso, 2023). Furthermore, Kabaso (2023) postulated that school managers are seen to be at the centre of this situation where accountability is called for in the promotion or sanctioning of the responsible person.

Accountability holds “people answerable for their decisions and actions” (Tamvada, 2020). But individual-level of accountability is rooted in the more abstract concept of responsibility, more particularly the responsibility of office (Pearson, 2023). Thus, responsibility involves an inner commitment to one's obligations, and accountability is a more concrete notion. It necessarily involves commitment to meeting standards and reporting to end parties. Unlike responsibility, accountability is regarded as the adhesive among components, where one is answerable to some audience.

## Problem Statement

There is growing concern over the underperformance of many public secondary schools in Zambia. This is despite consistent financial support from the government in the form of grants. Anecdotal evidence suggests that ineffective school management, especially in the area of financial accountability, contributes significantly to this problem. However, there is limited empirical research specifically linking school manager-financial accountability to school performance in the Zambian context.

## Objectives

In order to examine school manager-financial accountability and its linkage to school performance in public secondary schools, the study was carried out under the following objectives:

1. To assess the level of accountability among school managers.
2. To evaluate academic performance trends in selected public secondary schools.

3. To determine the correlation between financial accountability and academic performance.

## Research Questions

1. What is the level of financial accountability among school managers in public secondary schools?
2. What has been the performance of these schools over the past 3–5 years?
3. How does school manager-financial accountability relate to school performance?

## Significance of the study

This study bears significance by providing data-driven insights for the Ministry of Education that ascertain the necessity for accountability in order to improve performance. As such, it may contribute to improving the status of financial management and accountability in public secondary schools. Furthermore, it informs policymakers and stakeholders about the need to strengthen financial management and accountability frameworks in Zambian schools. The study has further contextualized international research on financial accountability and school performance within the Zambian education system. It also offers practical recommendations for capacity-building and monitoring frameworks in schools.

## Theoretical Framework

This study used the Stewardship Theory, which emphasizes the critical interplay between financial accountability and transparency in organizational management. For the schools under study, school managers have a fiduciary duty to manage financial resources effectively and efficiently. This theoretical framework is the most appropriate for determining the relationship between school manager-financial accountability and school performance in public secondary schools in Zambia because it accentuates financial accountability and transparency. It also recognizes the importance of accountable and transparent financial management in achieving school goals and highlights the fiduciary duty of school managers to manage financial resources in an effective and efficient manner.

Employing the Stewardship Theory to anchor the theoretical framework, this study was able to examine the relationship between school financial accountability and its impact on school performance. Further, the theory was key in making recommendations to improve educational outcomes.

## Research Methodology and Design

A descriptive correlation research design in which a quantitative research method was used to collect and analyze data (Ghanbar & Rezvani, 2023) was employed in the study. This design provided a snapshot of the current situation, uncovering the relationship between the main variables, and helped to predict future events from current knowledge (Bearneza, 2020). The approach appropriately described the variables that underlay this study and further showed the degree of association between them. Therefore, a better and deeper understanding of the relationship between school manager-financial accountability and school performance in public secondary schools was obtained. Simple random sampling was used in the selection of forty-six (46) public secondary schools, while purposive sampling selected the school managers. Questionnaires and school documents were used to gather data. The reliability of the questionnaire items was determined by using the test-retest methodology. The data collected were presented in frequencies and percentages and analyzed using descriptive statistics and regression analysis.

## RESULTS

### Explaining data analysis to test the hypotheses

The Latent variables partial least-squares (LVPLS) were used for the evaluation of both error in construct measurement and the error in hypothesized relations. The LVPLS estimation enforces significantly fewer conditions for its usage. The only requirement is that the basic assumptions of least squares estimation are

fulfilled. This estimation is distribution-free, poses no identification difficulties, is suitable for small samples (< 300), and allows the same freedom with respect to measurement scales as ordinary regression. The role of LVPLS is for the examination of a set of relations amongst constructs that are unable to be measured directly. The actual LVPLS model has a composition of two parts: the measurement model and the structural model. The measurement model stipulates the relations between the manifest variables and the constructs which they represent, whilst the structural model stipulates the relations amongst the latent variables (or constructs). Three general sets of methodological considerations are relevant to the application of PLS in a management research context: (1) assessment of the reliability and validity of measures; (2) determining the appropriate nature of the relationships between measures and constructs; and (3) interpretation of path coefficients, and determining model adequacy. Each one of the above is dealt with below.

The Partial Least Squares (PLS) estimation proceeds in two stages. In stage one, the latent variables are estimated iteratively by finding successive approximations. The algorithm contains alterations between the measurement and structural model, where parameter estimates in either part of the model are preserved as fixed as the parameters in the other part are estimated. In stage two, upon convergence, the measurement and structural relations are estimated by Ordinary Least Squares (OLS) regression using the latent variables estimated in stage one. As can be seen, the LVPLS model is essentially a path analytic model with latent variables. The measurement model permits the evaluation of whether the constructs are measured with satisfactory accuracy. As with Linear Structural Relations (LISREL), convergent and discriminant validity can be evaluated within the PLS model. The convergent validity of a construct is measured by the ratio of the amount of variance due to measurement error ('average variance extracted').

The general rule states that a ratio of less than 0.50 is judged inappropriate, as more variance is due to an error. Satisfactory discriminant validity among constructs is obtained when the squared correlation between any two constructs is statistically less than the average variance extracted. This gives an implication that the variance shared between any two constructs is less than the variance shared between a construct and its indicators. Before proper assessment of path coefficients in the structural model, an examination of the indicator reliability, internal consistency reliability, discriminant validity, and convergent validity of the reflective measurement model is necessary to ensure they are satisfactory (Wong, 2013).

## Indicator Reliability

Since reliability is a condition for validity, indicator reliability is first checked to ensure the associated indicators have much in common that is captured by the latent construct. After the examination of the outer loadings for the latent variable of school manager-financial accountability, four of the indicators had outer loadings above the 0.7 threshold level (Hair et al, 2013). A loading relevance test was performed for the indicators COMR10 (factor loading 0.665), MP2 (factor loading 0.649), MP5 (factor loading 0.672), and UOFR5 (factor loading 0.669) to see if they should be retained in the model. In a loading relevance test, problematic indicators are deleted only if their removal from the PLS model leads to an increase in AVE and composite reliability for the latent variables that the items represent. Since AVE is above 0.5 and composite reliability is above 0.7, COMR10, MP2, MP5, and UOFR5 were not removed from the model to maintain content validity. The remaining indicators (COMR4, COMR7, CTPFUFR9, and UOFR3) are retained because their outer loadings are all 0.7 or higher. Out of a total of 65 indicators, only 8 met the condition for inclusion in the model. The resulting path model estimation is presented in Figure 4.1. The model has used effective resource utilization among financially accountable managers, efficiently allocation of financial resources, prioritization of needs, and increased transparency as control variables.

**KEY:** COMR = Control of Material Resources

UOFR = Utilization of Financial Resources

CTPFUFR = Compliance with the Procedure for Utilization of Financial Resources

MP = Management Practices

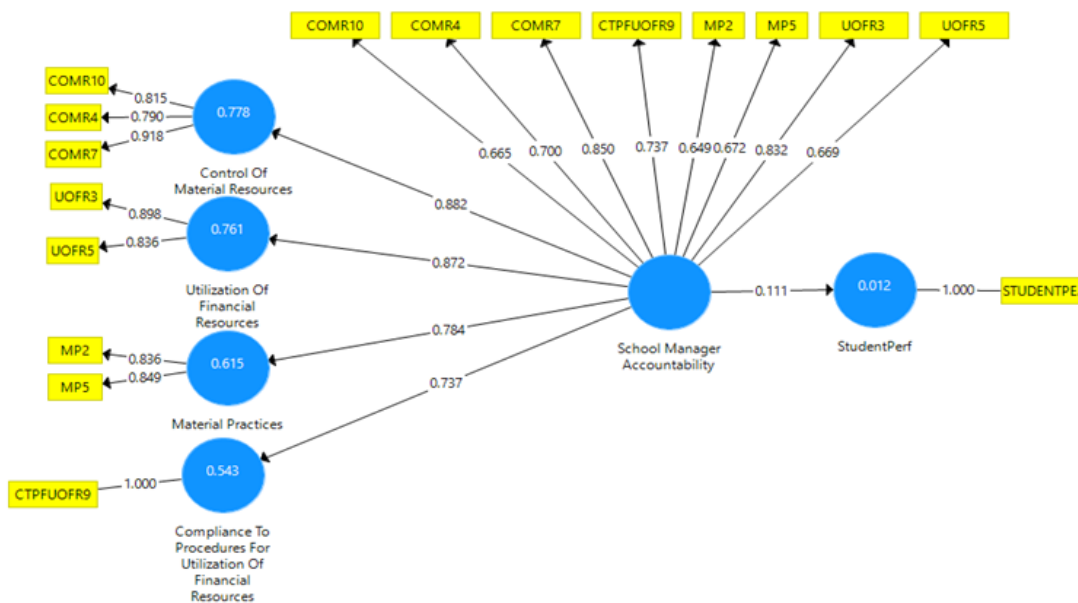


Figure 4:1: PLS Path Model Estimation

### Outer Loadings and Internal Consistency Reliability

Composite reliability rather than Cronbach's alpha is used when using PLS-SEM to evaluate the measurement model's internal consistency reliability. Internal consistency reliability is traditionally checked using Cronbach's alpha. Nevertheless, it is not appropriate for PLS-SEM due to its sensitivity to the number of items on the scale, and this measure is also known for generating severe underestimation when applied to PLS path models (Werts, Linn, and Joreskog, 1974). Previous studies suggest that a threshold level of 0.60 or higher is required for demonstrating satisfactory composite reliability in exploratory research (Bagozzi and Yi, 1988), but not exceeding the 0.95 level (Hair et al., 2013). Composite reliability for the construct school manager-financial accountability is shown in Table 4.1 below to be 0.898, indicating high levels of internal consistency reliability (Nunnally and Bernstein, 1994).

Table 4.1: Outer Loadings and Internal Consistency Reliability

Latent Construct (Variable)	Composite Reliability	Outer Loadings
School Manager Accountability	0.898	
COMR10		0.665
COMR4		0.700
COMR7		0.850
CTPFUOFR9		0.737
MP2		0.649
MP5		0.672
UOFR3		0.832
UOFR5		0.669

## Convergent Validity and Discriminant Validity

Convergent validity is the model's ability to explain the indicator's variance. The Average Variance Extracted (AVE) is able to provide evidence for convergent validity (Fornell and Larcker, 1981). The AVE for the latent variable school manager accountability is shown in Table 4.1, and it is above the required minimum level of 0.50 (Bagozzi and Yi, 1988). As a result, school manager-financial accountability has a high level of convergent validity. The Larcker principle happens to be a common and conservative approach to assessing discriminant validity and is also applicable to the PLS-SEM. In establishing the discriminant validity, the square root of the AVE of each latent variable must be greater than the latent variable correlations (LVC). Table 5.2 clearly shows that discriminant validity is met as the square root of AVE for school manager-financial accountability is greater than the corresponding LVC.

Table 4.2: Convergent Validity and Discriminant Validity

	School Manager -Financial Accountability	School Performance
School Manager -Financial Accountability	.725	
School Performance	.111	1.000

Note: The values of the AVE are shown in the diagonal, and the non-diagonal values are the latent variable correlation (LVC).

## Coefficient of Determination ( $R^2$ )

The main focus of the structural model evaluation is the assessment of the coefficient of determination ( $R^2$ ). School Performance is the key construct of interest. Based on the PLS Path model estimation diagram, Figure 4.2. The overall  $R^2$  is seen to be strong. The threshold values of 0.25, 0.5, and 0.7 are regularly used in the description of a weak, moderate, and strong coefficient of determination (Hair et al., 2013). In this instance, school manager-financial accountability explained 1.2% of the variance of the endogenous construct of school performance. The  $R^2$  value is 0.012.

## Path Coefficient

From Table 4.3, it is seen that the School Manager Financial Accountability variable has both a moderate and significant effect on School Performance (0.111).

Table 4.3: Path Coefficient

	Path	Path Coefficient	t - value	p-value
<b>H<sub>1</sub></b>	School Manager Accountability > School Performance	0.111	0.707	0.480

## Predictive Relevance ( $Q^2$ )

Using Stone-Geisser's predictive relevance ( $Q^2$ ) is vital as it does the checking of the data points of the indicators in the reflective measurement model of the endogenous construct that can be predicted accurately. This is achievable through the use of the blindfolding procedure in Smart PLS. School performance is the endogenous construct in the model, and it is therefore selected for running the Blindfolding Algorithm. The following table gives a summary of the results. It is observed that the proposed model has fair predictive relevance for the endogenous variable of School Manager Accountability. Chin (1998) suggests that a model demonstrates good predictive relevance when its  $Q^2$  value is greater than zero (see Table 4.4).

Table 4.4: Results of Coefficient of Determination ( $R^2$ ) and Predictive Relevance ( $Q^2$ )

Endogenous Latent Variable	$R^2$ Value	$Q^2$ Value
School Performance	0.012	- 0.038

### The $f^2$ Effect Size

The last step in the structural model evaluation is an assessment of the effect of a specific exogenous construct on the endogenous construct if it is deleted from the model. This becomes achievable through the examination of the  $f^2$  effect sizes. Following Cohan's (1988) guideline which stipulates that  $f^2$  values of 0.02, 0.15, and 0.35 are interpreted as small, medium, and large effect sizes, respectively, it can be said that in general the exogenous variables have very small (Power) effect sizes on the endogenous variables (see Table 4.5)

Table 4.5: Results of  $f^2$ 

	School Performance	
	Path Coefficient	$f^2$ Effect Size
School Manager Financial Accountability	0.111	0.012

### Summary of Hypothesis Testing

The hypothesis was supported, and the result is summarized in Table 4.6 below. *School Manager Financial Accountability* was found to have a significant effect on School Performance (H1).

Table 4.6: Summary of Hypothesis Testing

	Hypothesis	Supported
		(Yes/No)
H1	School Manager Accountability-> School Performance	Yes

The results above reveal the following:

**H1** – There was a positive relationship between the variable School Manager Financial Accountability (Head Teacher) and School Performance ( $t=0.707$ ,  $p > 0.05$ ). Hence, this hypothesis was supported.

### Levels of school managers' financial accountability

To assess the levels of school managers' compliance with set standards for financial accountability, a Relative Importance Index formula (RII) (Tam et al., 2000) was used to analyse the Objectives.

$$RII = \frac{\sum fW}{n * 5}$$

Where:

**f** = frequency

**W** = weights (which are the scores on the 1-5 Likert scale)

**n** = sample size

5 = the highest score on the Likert scale

The ranked items, reveal 74 % high school manager financial accountability. This indicates high level compliance to financial regulations and procedures among a larger part of the managers. The remaining 26% represents low accountable managers as can be seen from the responses as illustrated in the table below.

Table 5.1: Scale and Number in school managers' financial accountability

Item	Disagree	Not Sure	Somewhat Agree	Agree	Strongly Agree	Mode	Total	RII	Ranking
	1	2	3	4	5				
FP3	5	0	0	6	35	Strongly Agree	46	0.952	1
FP5	6	4	4	14	18	Agree	46	0.861	2
FP6	3	0	10	10	23	Strongly Agree	46	0.857	3
FP4	5	0	10	10	21	Strongly Agree	46	0.848	4
MP1	12	2	8	7	17	Strongly Agree	46	0.839	5
MP7	7	0	5	20	14	Agree	46	0.839	6
MP8	10	8	0	16	12	Agree	46	0.826	7
FP9	6	7	4	17	12	Agree	46	0.796	8
FP7	9	5	10	6	16	Strongly Agree	46	0.791	9
MP4	8	4	1	15	18	Strongly Agree	46	0.765	10
MP2	7	5	10	4	20	Strongly Agree	46	0.757	11
FP8	9	7	0	6	24	Strongly Agree	46	0.752	12
MP3	6	5	1	12	22	Strongly Agree	46	0.735	13
MP5	10	5	7	15	9	Agree	46	0.704	14
FP1	9	6	8	2	21	Strongly Agree	46	0.687	15
MP6	10	5	5	12	14	Strongly Agree	46	0.661	16
FP2	9	10	2	6	19	Strongly Agree	46	0.643	17
<b>FREQUENCY</b>	<b>131</b>	<b>73</b>	<b>85</b>	<b>178</b>	<b>315</b>		<b>782</b>		
<b>%</b>	<b>17%</b>	<b>9%</b>	<b>11%</b>	<b>23%</b>	<b>40 %</b>		<b>100%</b>		

This table shows high compliance levels with financial resource accountability procedures. These findings statistically confirm that school managers' financial accountability through compliance with laid down procedures and utilisation of financial resources in public secondary schools is high at 74%. However, it is noted that some inconsistencies in adherence in twelve (12) public secondary schools, translating into 26 %. Aggregated statistics further reveal that public accountability guidelines as stipulated in the Public Finance Management Act No. 1 of 2018 and the Procurement Act of 2020 are always followed by the majority of

school managers. Further, Table 6.2 below shows the school's performance results from the examination council of Zambia.

Tab 5.2: School Performance Index (%) for five years (2019 - 2023)

S/N	SCHOOL	SCHOOL PERFORMANCE INDEX (%)					MEAN
		2019	2020	2021	2022	2023	
1	CHEERFUL SOUTH BOARDING SEC	95.11	97.98	99.35	84.86	97.7	95.00
2	SHINING STAR SECONDARY SCHOOL		36.23	42.24	42.19	41.78	36.61
3	MORNING SECONDARY SCHOOL	44.4	78.36	96.38	96.13	94.47	81.95
4	BRIGHT STAR SECONDARY SCHOOL		38.75	45.48	38.61	50.35	43.30
5	BLUE SKY SECONDARY SCHOOL		47.57	41.98	59.87	54.9	51.08
6	GEAT SECONDARY SCHOOL	49.93	63.03	94.18	74.21	85.5	73.37
7	CITY SECONDARY SCHOOL	33.13	42.07	84.96	48.12	50.58	51.77
8	RISING SUN SECONDARY SCHOOL		61.16	75.11	59.9	55.14	62.83
9	BRIGHT FUTURE SECONDARY SCHOOL		69.72	59.59	94.44	83.7	76.86
10	FUTURE STAR SECONDARY SCHOOL		55.56	95.24	84.62	57.63	73.26
11	SUNLIGHT SECONDARY SCHOOL		56.22	63.51	73.41	54.95	62.02
12	RAINBOW BOYS SECONDARY SCHOOL	58.81	85.06	84.8	85	89.03	80.54
13	WINGS GIRLS SEC. SCHOOL	57.22	71.35	69.45	64	82.28	68.86
14	MORNING BIRD SECONDARY SCHOOL	41.73	50.84	54.38	51.4	58.85	51.44
15	GALAXY SECONDARY SCHOOL	33.73	46.8	54.16	45.85	58.61	47.83
16	TWILIGHT SECONDARY SCHOOL		41.64	46.53	57.47	51.67	46.42
17	MORNING GLORY SECONDARY SCHOOL	35.5	38.59	49.08	54.47	55.56	46.64
18	EXCELLENCE SECONDARY SCHOOL	23.7	42.86	58.94	50.51	53.66	45.93
19	HILL TOP SECONDARY SCHOOL	43.7	68.06	74.4	73.89	90.14	70.04
20	WEST STAR SECONDARY SCHOOL		54.11	48.58	54.64	47.66	51.25
21	ORANGE GROVE SECONDARY SCHOOL		61.44	56.63	69.28	49.76	59.28

22	GOLDEN KEY SECONDARY SCHOOL	47.91	56.65		57.58	60.52	55.67
23	VIBRANT SECONDARY SCHOOL	33.75	50.74	66.54	52.13	55.56	51.74
24	STRAWBERRY SECONDARY SCHOOL		50	43.75	51.16	46	47.73
25	BANANA SECONDARY SCHOOL	43.44	39.13	50.71	49.66	79.07	52.40
26	MANGO SECONDARY SCHOOL	28.42	35.02	47.95	48.49	55.59	43.09
27	WISDOM SECONDARY SCHOOL	41.75	54.1	45.15	48.48	44.29	46.75
28	DIGITAL SECONDARY SCHOOL	40.54	62.59	49.18	66.98	80.52	59.96
29	DIVINE GIRLS' TECHNICAL SEC SCHOOL	98.07	100	100	100	100	99.61
30	CREST HILL SECONDARY SCHOOL	59.48	64.26	60.48	54.25	52.19	58.13
31	TIMBERLINE SECONDARY SCHOOL	49.25	83.06	84.45	98.15	96.34	82.25
32	BLUE VALLEY SECONDARY SCHOOL	36.81	33.33	54.96	51.33	47.54	38.79
33	MOONLIT SECONDARY SCHOOL	40.31	83.1	60.78	67.8	97.83	69.96
34	HIGHLAND SECONDARY SCHOOL	13.73	30.08	46.15	44.44	36.61	34.20
35	GOAL BOARDING SECONDARY SCHOOL	87.47	85.03	87.9	78.52	89.01	85.59
36	STEPPING STONE SECONDARY SCHOOL		48.93	52.02	39.63	37.93	44.63
37	GLADIATOR SECONDARY SCHOOL	44.89	63.54	83.69	91.67	80.63	72.88
38	KINGS COURT SECONDARY SCHOOL		50	57.47	54.23	52.89	52.15
39	CRUISE MISSILE SECONDARY SCHOOL			57.88	64.88	37.43	53.40
40	CRESCENT HEIGHT SECONDARY SCHOOL		47.13	53.45	51.95	51.35	50.97
41	TASK FORCE COMBINED SCHOOL					51.72	51.72
42	HEROES SECONDARY SCHOOL	36.74	69.19	100	88.29	90.6	76.96
43	APPLE DAY SECONDARY SCHOOL	19.1	31.82	64.62	70.37	25.35	42.25
44	HOPE VALLEY SECONDARY SCHOOL		100	35.71	34.48	36.36	51.64
45	WINNERS SECONDARY SCHOOL		45.93	78.75	65	23.53	53.30
46	ROSE DALE SECONDARY SCHOOL		88.57	82.09	83.58	14.74	67.25

<b>YEARLY PERFORMANCE INDEX (%) MEAN</b>	62.87 %	65.36%	71.84%	79.55%	90.38%	
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Table 5.3: School performance index for the last five years (2019- 2024)

Year	Performance Index (%)					
	Least Performing		Moderate Performing		High Performing	
	Number of schools	Percentage	Number of schools	Percentage	Number of schools	Percentage
2019	17	37	14	30	15	33
2019	16	35	11	24	19	41
2020	13	28	14	30	19	41
2021	10	20	19	41	17	37
2022	4	10	12	26	30	65
	60		70		100	
<b>MEAN</b>	<b>12</b>	<b>26</b>	<b>14</b>	<b>30</b>	<b>20</b>	<b>44</b>

Table 5.3 above shows a performance index of school performance in relation to school manager-financial accountability, with an average mean of 25%, 30% and 44% respectively. In terms of school managers' financial accountability, school performance can be broadly categorized into least, moderate, and high levels of school performance in relation to school managers' accountability. Least accountable managers demonstrate a lack of awareness or engagement with financial procedures, leading to potential mismanagement and a lack of transparency. Moderately accountable managers show some engagement but lack the skills or resources to fully optimize financial management. Highly accountable managers prioritize financial transparency and efficiency, aligning financial decisions with educational goals and adhering to regulations.

The variables that show the results "financial accountability vs school performance" are: School Performance (0.702, 0.046), indicating a strong, significant positive relationship, suggesting that better financial accountability is associated with higher school performance.

The Pearson correlation coefficient revealed variable results showing a strong positive relationship between school manager financial accountability and school performance, with the correlation (r) at 0.702 and the significance (p) of 0.046.

Table 5.4: Pearson correlation coefficient

Variable	Correlation (r)	Significance (P-Value)	Interpretation
School Manager Financial Accountability Vs School Performance	0.702	0.046	Strong, significant positive relationship
Financial Accountability Vs Attendance	0.302	0.406	Weak, not a relationship
Financial Accountability Vs Infrastructure Quality	0.589	0.015	Moderate, significant positive relationship

The provided data indicates a clear trend: increased financial accountability within a school is associated with improved overall school performance.

## DISCUSSION OF THE FINDINGS

The performance of school manager-financial accountability must be related to school performance and is a critical one for the improvement of school performance (Kabaso, 2023). Other research has shown that school manager-financial accountability practices, such as transparent and efficient utilization of resources, have a significant positive impact on school performance. This is because when school managers are held accountable for their financial management practices and decisions, there is an inevitable efficient resource allocation that enhances school learning and its environment.

### Level of financial accountability among school managers

In summary, findings showed variances in school manager-financial accountability and transparency, training, and skills and resource utilization of 26%, 30% and 44% respectively. Highly accountable school managers exhibit high level transparency in their financial dealings, while less accountable managers are low on transparency. Highly accountable managers also possess several financial management skills and knowledge levels, while less accountable managers have little financial management training. Highly accountable managers have been seen to optimize resource utilization that support educational goals, while less accountable managers are a contrast. Highly accountable managers show high adherence to financial regulations and guidelines, while less accountable managers are quite deviant to these regulations. Cumulative statistics showed that 74% of school managers were satisfactorily accountable.

Findings broadly categorized school financial accountability into three groups; least, moderate, and high levels of accountability. The Least accountable school managers demonstrate a low levels of congruence to financial procedures, opening up to potential mismanagement. Further, findings revealed that least financially accountable school managers have minimal training in financial management, exhibit unsatisfactory levels of record-keeping and transparency in financial dealings. Data showed that least accountable school managers barely abide to financial regulations, struggle with budgeting and procurement, and fail to monitor and properly document financial transactions. Such a situation leads to misappropriation of funds, failure to achieve planned activities and compromised educational quality,...

Moderately accountable school managers are fairly engaged with financial regulations but are inadequate in skills and knowledge to fully comply with financial management requirements. Findings also show that moderately financially accountable school managers have some level of training or experience in financial management. However, these still face challenges in budgeting, resource allocation, financial reporting and compliance. This results in inefficiencies, delays in financial processes, and potential for financial irregularities.

Highly accountable school managers show high levels of financial transparency and efficiency, aligning financial decisions with educational goals and adhering to regulations. These managers possess strong financial management skills, prioritize transparency, adhere to regulations, and actively seek to optimize resource utilization. Moreover, these managers actively participate in financial planning, ensure accurate record-keeping, and promote open communication about financial matters. Thus, their schools show efficient financial operations, improved resource allocation, and better alignment of financial decisions with educational goals.

### Comparison of School Manager Financial Accountability and Performance Outcomes

School managers' financial accountability and performance outcomes are often considered intertwined, with the expectation that effective financial management contributes to better school performance. However, research indicates that while high levels of accountability in financial resource management are generally observed, there isn't always a strong, direct correlation with improved school performance. This suggests that

factors beyond financial management, such as teaching quality, curriculum effectiveness, and school culture, also play a significant role in determining student outcomes.

Table 6.1 below shows a clear comparison summary of results of the relationship between school manager accountability and school performance, based on research and case studies from various education systems.

Table 6.1: Comparison of School Manager Financial Accountability and Performance Outcomes

Level of School Manager Financial Accountability	Characteristics	(Performance Outcomes) These should come from ECZ	Number of Schools
<b>Low financial Accountability</b>	<ul style="list-style-type: none"> <li>Weak or no performance targets</li> <li>Irregular monitoring</li> <li>Minimal consequences for poor performance</li> </ul>	<b>Range of 35% - 48%</b> <ul style="list-style-type: none"> <li>Low school achievement</li> <li>Poor teacher supervision</li> <li>Misuse of resources</li> <li>Low community trust</li> </ul>	12 (Seven schools)
Moderate financial- Accountability	<ul style="list-style-type: none"> <li>Some targets in place</li> <li>Occasional supervision</li> <li>Limited data use in decision-making</li> </ul>	<b>Range of 50% - 69%</b> <ul style="list-style-type: none"> <li>Mixed academic results</li> <li>Inconsistent teacher performance</li> <li>Partial improvement in school culture</li> </ul>	14 (Forteen schools)
High Financial Accountability	<ul style="list-style-type: none"> <li>Clear goals &amp; KPIs</li> <li>Frequent monitoring (e.g., lesson observations)</li> <li>Use of school performance data</li> <li>Public reporting or audits</li> </ul>	<b>Range of 70% - 90%</b> <ul style="list-style-type: none"> <li>Higher school test scores</li> <li>Stronger teacher accountability</li> <li>Efficient resource use</li> <li>Better school climate</li> </ul>	20 (Twenty schools)

Table 6.2 Key Evidence from Research

SOURCE	FINDINGS
OECD PISA Reports.	Schools with autonomous but accountable leadership consistently outperform those with either high autonomy and no accountability or full central control.
World Bank (SABER Studies)	School-based management improves performance when community involvement and manager accountability are included.
South African NEEDU Reports	Weak accountability among school leaders contributes to poor learner outcomes, even in well-resourced schools.
Zambia ECZ Trends (2015–	Provinces with stronger education management (e.g., Northern, Muchinga)

2019)	showed better Grade 12 exam results compared to those with weak oversight (e.g., Western Province).
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Strong financial management is expected to contribute to a positive school environment and resource allocation that supports effective teaching and learning, ultimately leading to better performance outcomes. However, in some instances a school can demonstrate strong financial accountability (e.g., well-managed budgets, transparent financial practices) but still not achieve high performance outcomes if other factors are not addressed.

### School performance trends in selected public secondary schools

The study also evaluated academic performance trends in selected public secondary schools. This involved assessing various indicators like academic achievement, internal efficiency, and school infrastructure. The findings show a mixture of challenges and some positive developments. While overall pass rates showed fluctuations, there's evidence of both strong (74%) and weak performance (26%) across different schools. The study shows that the school performance is positively correlated with school managers' financial accountability. The least performing schools were found to be managed by less financially -accountable school managers. These managers may need training in financial matters to improve school financial management and therefore school performance. It's essential to promote financial accountability among school managers through transparent financial reporting and regular audits to ensure accountability and transparency in financial management (Mutua, 2013)

The study established that school managers should be provided with training and capacity-building programs to enhance their financial management skills. Furthermore, supervisory structures should be strengthened through the establishment of strong supervisory structures to ensure that school managers are held accountable for their financial management practices (Nyaga, 2016). By strengthening and promoting school financial accountability, public secondary schools in Zambia can improve their performance and provide quality education, as evident from the schools with accountable school managers whose school performance is high.

The most positive finding of this study shows congruence where high levels of school manager-financial-accountability in resource utilization are tied to high compliance with laid-down procedures at 75%. Financial accountability is thus a critical requirement in effective school management as it is seen to enhance educational outcomes through efficient resource utilisation. The comparison on performance revealed that heightening school financial accountability by improving transparency, training, and oversight mechanisms does impact school performance positively.

Indefenso & Yazon (2020) also emphasize financial proficiency as a core skill for all managers, while UNESCO (2016) underscores target setting and allocation of resources, expectations, and priorities. In addition, Shim (2022) highlights planning, directing, monitoring, organizing, and controlling of the monetary resources in order for an institution to achieve objectives and maximize its value. All these findings amplify the importance of financial accountability, which is the efficient and effective management of funds to help accomplish the objectives of the institution (Giglio et. al, 2021).

Furthermore, literature revealed that the main objective of performance accountability is to hold schools accountable for the academic performance of the learners based on either national or international standardized assessments (Brill, Grayson, Kuhn & O'Donnell, 2018; Skedsmo & Huber, 2019). And so this changes the focus of interest from education processes and inputs to education results. The outcome of this study may reinforce Ezeanwu et al (2022) position claiming that it is not the availability of these resources alone that guarantees the effective performance of the school, but their adequacy and effective utilization.

### Correlation between financial accountability and school performance

The study findings and practical evidence from statistical data collected showed a strong correlation between school managers' financial accountability and school performance, with a correlation where  $r = 0.702$  and a significance  $p = 0.046$ . This means that a strong and positive relationship between school managers' financial

accountability and school performance exists. When school managers are financially accountable, they ensure that resources are properly planned, allocated, and monitored, leading to better school functioning and improved school outcomes.

With effective financial management, school leaders contribute significantly to better teaching, infrastructure, and student outcomes. This study and that of Caballes and Peregrino's (2021) show a significant relationship between school managers' financial accountability and school performance.

Table 6.3: School Manager-Financial Accountability and School Performance

Variable	R-value	Sig. (2-tailed)	Decision
Managerial Accountability Vs School Performance	0.702	0.046	Ho Accepted

The R-value, 0.702, shows a strong positive correlation and a 0.046 level of significance, which is less than the 0.05 alpha level of significance. The school manager's financial accountability level has a strong bearing on school performance because accountability is a major factor that determines performance. The outcome is consistent with the literature of Minadzi and Nyame (2016) who posited that a school's performance is determined by many factors, although it is undeniable that the way a school manager runs a school in terms of accountability is a great factor to be considered too. Although Ali & Nicholson-Crotty (2021) argued that the idea that accountability increases performance has been accepted without careful scrutiny as they claim that this is an 'accountability paradox' in which more accountability diminishes organizational performance. Nonetheless, it can be concluded that school accountability is a combination of mechanisms that are covered in performance accountability. Performance accountability focuses more on school outcomes, represented here by school performance. Performance accountability is product-driven rather than process-driven (Brill et al., 2018). Some literature has argued that performance accountability's main objective is to hold schools accountable for the academic performance of the learners based on either national or international standardized assessments (Brill, Grayson, Kuhn & O'Donnell, 2018; Rosenkvist, 2010; Skedsmo & Huber, 2019) and charges that, that is the focus of interest from education processes and inputs to education results. The outcome of this study further reinforces view and that of Blunt's (1990) that it is not the availability of these resources alone that guarantees the effective performance of the school, but their adequacy and effective utilization.

The aspect of accountability can be seen from the point that performance is positively correlated to all other aspects of education provision factors. However, various studies on school performance were based on the assumption that enhanced accountability would improve performance (Christensen & Laegreid, 2014). It is important to note that accountability is a complex and multi-faceted notion, so the possible influence of accountability on performance has been problematic and inconclusive, not least because performance is complex, multifaceted, and difficult to measure (Demirag and Khadaroo, 2011; Hyndman and Eden, 2001). Financial accountability is a foundational pillar for strong school performance. When school managers handle resources efficiently, schools are better equipped to provide quality education. However, systemic support and policy reinforcement are crucial to make accountability sustainable and impactful.

This study has provided strong evidence-based support for possible changes in Zambia's school curriculum and national education policy in several important ways. This maybe data-driven policy reform, improved curriculum delivery, increased focus on learning outcomes, equity, curriculum adaptation and localization, and sustainability and monitoring systems. It can also help in the improvement of curriculum delivery through the Integration of leadership and management training for teachers and school managers in professional development, which will require annual reporting on curriculum implementation outcomes.

This study could help shift the focus of education policy from just access to quality and learning outcomes to also ensure that school managers are accountable, policies are designed to tie managerial responsibilities to learning outcomes, not just administrative duties, and can help highlight disparities across regions or school types (urban vs rural). If accountability is linked to better performance in certain areas, policies can address

resource allocation, training, or support to level the playing field, which involves developing differentiated accountability mechanisms based on region, infrastructure, or school size.

The study can help in curriculum adaptation and localization. And so accountable school leaders would be better at adapting the curriculum to community needs, which supports a shift toward a more flexible or localized curriculum model. The school-based curriculum would allow for innovation under monitored accountability. It would also incorporate community feedback as part of performance evaluation for school leaders. It can also help guide the development of sustainable systems to monitor performance and accountability regularly, which can lead to the Establishment of a national school performance database.

In public secondary schools, a strong correlation exists between school managers' accountability and improved performance. Accountability, encompassing responsibility for resources, student outcomes, and leadership, drives better management practices, enhanced teaching and learning, and ultimately, higher student achievement. Conversely, weak accountability can lead to stagnation, poor resource management, and decreased student performance.

The positive implications support strong school managers' financial accountability and showed improved resource management. Findings showed that accountable school managers are more likely to ensure efficient and transparent use of financial and material resources, leading to better learning environments, enhanced teaching and learning, increased teacher performance, better school leadership and higher student achievement, accountability encourages school managers to develop their leadership skills, foster a shared vision, and build a strong school culture and ultimately, the positive effects of accountability translate to improved academic performance, as evidenced by better exam results and overall student success.

The negative implications of weak school managers' financial accountability show poor resource management, lack of focus on teaching and learning, decreased teacher morale, and ineffective school leadership. The cumulative effect of these negative impacts lead to a decline in student achievement and overall school performance. Establishing and maintaining a strong system of school managers' financial accountability is crucial for the success of public secondary schools. It fosters a culture of responsibility, promotes effective management practices, and ultimately, leads to improved learning outcomes for students.

The aspect of accountability can be seen from the point that performance is also positively correlated to other factors of education provision. However, various studies on school performance were based on the assumption that enhanced accountability would improve performance (Christensen & Laegreid, 2014). It is important to note that accountability is a complex and multi-faceted notion, so the possible influence of accountability on performance has been problematic and inconclusive, not least because performance is complex, multifaceted, and difficult to measure (Demirag & Khadaroo, 2011; Hyndman & Eden, 2001, Ahyaruddin & Akbar, 2016).

## CONCLUSION

School manager-financial accountability is a cornerstone for educational success. It is not just a bureaucratic requirement but a strategic tool for driving school performance. School manager-financial accountability ensures that leadership is not only present but also effective, transparent, and focused on improving learner outcomes. Thus, strengthening accountability practices among school managers in Zambia can significantly enhance academic performance and help bridge the gap between policy intent and actual school-level impact. Additionally, investing in leadership development, oversight systems, and inclusive governance will significantly improve outcomes in public secondary schools. Stronger managerial-financial accountability drives better school performance but only when paired with support, autonomy, and fair performance evaluation systems.

## RECOMMENDATIONS

Based on the findings of the study, it is recommended that:

1. School managers should be capacity-built in financial management and accountability.

2. Reinforce monitoring and evaluation mechanisms to strengthen government oversight through regular audits.
3. Encourage community involvement by empowering school boards and PTAs in financial decision-making.
4. Introduction of digital systems, such as e-finance systems, for transparency and tracking of financial transactions.

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