

# Exploring the Role of School Leadership in Managing Financial Resources in Zambian Secondary Schools

Ronard Mateyo Mbola, Martin Chabu, Samulu Mudolo, Kashumba Kabombo

Department of Social Sciences, David Livingstone College, Zambia

DOI: <https://dx.doi.org/10.47772/IJRISS.2025.906000199>

Received: 13 June 2025; Accepted: 18 June 2025; Published: 08 July 2025

## ABSTRACT

This study drew the attention of secondary school leadership on financial management and how it is viewed, perceived, handled and executed. It was done by taking into account the sources of funding and attendant areas of expenditure by school management in order to meet educational outcomes. Using different resources from primary to secondary sources on financial management carried out through research by different scholars the paper delved into both the budgetary and auditing processes which are the hallmark of financial management and accountability. Apart from the budgetary and auditing processes, the paper reviewed the state of secondary school in financial management by considering how officers in the chain of command in accounts, procurement, stores and disposal management financial resources and how adequately trained they were. Equally, the paper explored how stakeholder engagement in financial management was being done in the secondary school system to enhance both accountability and resource mobilization. This was done by analysing management practices and tools in relation to the utilization of material and financial resources. The study established how School managers leveraged digital tools by applying e-government procurement and the integrated financial management information system to cut down on handling of cash. Besides, it explored how they mobilized resources using stakeholders to complement grants from the government. The study concluded that there was still greater need for school leaders to prioritize accountability in financial management as well as strengthen partnerships with stakeholders so as to create more resources to equitably help run the school system. Besides, the paper accounted for the overall responsibility of government on the grants given to school to shift from pupil-enrolment determinants to a more socio-economic way so as the cater for varying needs of schools as well as enhance both internal and external auditing as it trains more officers to build capacity to handle financial resources. It also concluded that parents and the community, in simpler terms, stakeholders, should engage actively with the school to build confidentiality and accountability in the financial management process.

**Keywords:** Financial, leadership, management, resource, secondary,

## INTRODUCTION

### Background

Zambia is met with challenging issues regarding the mobilisation and disbursement of funds to run the education sector. Education, as a public good, is a key driver of national development, and effective financial management is critical for the success of any secondary school.

In Zambia, secondary schools face challenges in managing financial resources due to limited funding, lack of transparency, and inadequate leadership skills. This could be attributed to several factors including; limited resources, reforms in the education systems that impose rapid changes in the governance systems high demand for managerial skills and operational autonomy, and lack of accountability by school managers in the utilisation of scarce school resources.

By recognizing the role of education in local and national development the Zambian governments past and present have striven to put in place policies and strategies aimed at improving the education sector. from the First National Development Plan (1966–1979) to the present Eighth National Development Plan (8 NDP - 2022–

2026), which is the country's blueprint for development for the next five years, up to 2026. It envisions a prosperous middle-income economy that offers decent employment opportunities for all Zambians of different skills and backgrounds which can only be achieved by harnessing education as a driver of socio-economic development by improving the quality of education and increasing access.

## Objectives

- Explore key financial management challenges in Zambian secondary schools
- Assess the influence of school leaders financial resource mobilisation and management
- Discuss strategies employed by school leaders to improve financial management in secondary schools

## METHODOLOGY

This study employed a mixed-methods approach. Qualitative analysis involved semi-structured interviews with school principals to explore their financial strategies and challenges. Quantitative data was collected through budget reports and financial records to assess patterns in resource acquisition and allocation (Davis & Cobb, 2023).

The application of RDT within school leadership underscores several implications such as financial sustainability where there is need for diversified income sources leading to reduced dependence on unpredictable government grants; power dynamics and decision-making that influence external funders, necessitating negotiation for financial autonomy; strategic partnerships with prospective donors, businesses, and international organizations so as to enhance resource availability; and policy advocacy for improved national financial policies affecting school management. Kohtamäki (2024) advocates that school leaders can explore alternative funding models, such as public-private partnerships and self-sustaining school enterprises, to enhance financial stability.

Basically, the Resource Dependence Theory provides a comprehensive framework for analyzing financial resource mobilization and management in secondary schools. By leveraging external financial resources strategically, school leaders can enhance school sustainability, improve educational outcomes, and foster institutional growth. This study will contribute to the existing body of research on educational leadership and financial management by offering insights into the financial strategies adopted by Zambian secondary schools.

## REVIEW OF EXTANT LITERATURE

The thematic paper involved the review of extant literature from varied sources which involved primary and secondary sources of data. Additionally, based on the job experience of the writer along with the skills acquired and learned, the theme explored the role played by school leaders in the management of financial resources in the secondary school sector.

Leadership is key in the mobilization, utilization and management of financial resources. As said, ‘... excellence is not something that happens to a school; it is something that must be deliberately and painstakingly created and maintained ...’ (MOE, 1996:159). Besides, Cole (1996) argued that “people’s needs were a decisive factor to achieving organizational effectiveness.” Additionally, Owen (2005) contended that “management should be people-centric...[and that]...organizational effectiveness heavily depended on expertise of the workers and not on the authority of the administrator.” From these authorities we can deduce that financial resources can be available but the need for the availability of a people-centric leader is much more disable if we are to achieve financial management which would ultimately help meeting education outcomes in the delivery of education. Therefore, for effective secondary education, the system requires not just a manager or an administrator but a leader.

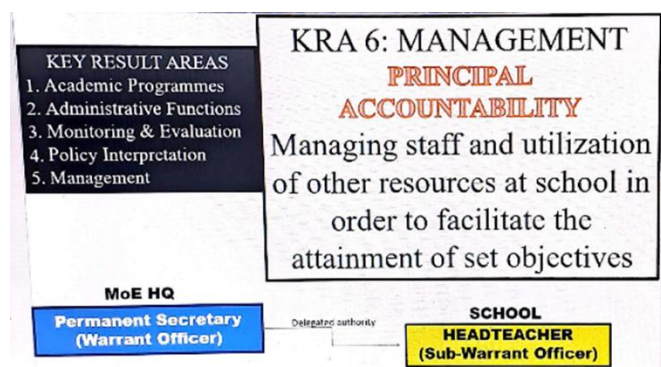
The literature thus explores key management challenges experienced by secondary school headteachers; the former’s influence on mobilisation and management of financial resources; and strategies they employ to improve in their financial management role.

## Outline of Financial Management in Zambian Secondary Schools

The Office of the Headteacher is endowed with delegated authority from the Senior Civil Servant in the Ministry of Education, The Permanent Secretary, who also is the Warrant Officer. The Headteacher, performing all financial and resources management duties, is designated as the Sub-warrant Officer of the such resources.

Generally, the Headteacher's job purpose is to manage the administrative and academic programmes in the school in order to facilitate the delivery of quality education. Additionally, the Headteacher is expected to perform their duties within the confines of key result areas such as: academic programmes, administrative functions, monitoring and evaluation, policy interpretation and management.

Given the topic being discussed the research is narrowed further to the very last, but not least, key result area—management—whose principal accountability is managing staff and utilisation of other resources at the school in order to facilitate the attainment of set objectives.



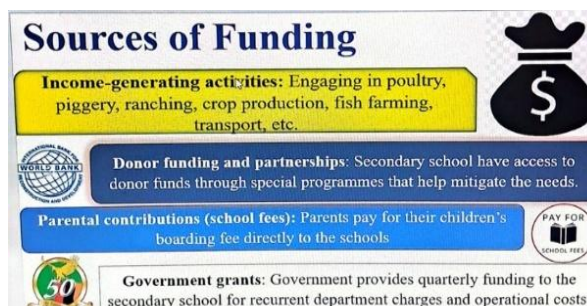
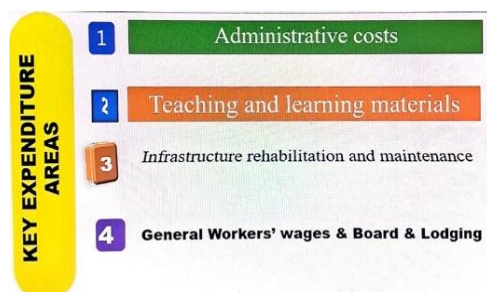
## Sources of Funding and Key Expenditure Areas

For secondary schools to run effectively, they receive mainly, government grants, parental contributions, donor funds, funds from partners and funds generated from other allowable ventures. For example, (**Government grants**) Government provides quarterly funding to the secondary school for recurrent departmental charges (RDC) and operational costs. Additionally, (**parental contributions or school fees**) parents pay for their children's boarding and lodging fees directly to respective schools. Apart from grants and parental contributions, (**Donor funding and partnerships**) schools have access to donor funds through special programmes that help mitigate the needs on the ground as well as from partners who show particular interest in a specific school needy area of their choice. Schools (**Income-generating activities**) own and run various investments and engage in ventures that add to their income such as farms and other services of the nature of transportation, real estate, hospitality, etc..

Secondary school have **key expenditures** areas which are: wages on general and auxiliary workers; rehabilitation and maintenance of infrastructure; teaching and learning materials; as well as administrative costs.

## Mobilisation, Allocation and Utilization of Funds

The is a unique budgeting, approval, disbursement, expenditure and accountability process discussed in this segment which facilitates financial management in the secondary school sector.





Before the end of each financial year, all government departments, ministries and spending agencies produce their departmental output-based budgets (OBB) based on the sealings from the Ministry of Finance. For example, a boarding secondary school, as contextualized in this paper, uses a template detailed as follows: 30% of the total allocation shall go towards free secondary education (in which, 10% to Teacher Education and Specialized Services; 30% to Curriculum and Materials Development; 10% to Education Standards, Assessments and Evaluation; 25% toward co-curricular Activities; 5% for Open and Distance learning; and 20% for Infrastructure Development) whereas the 70% shall be allotted to Management and Support Services (where 70% is apportioned to Human Resources and Administration; 5% to Financial Management and Accounting; 5% to Procurement Management; and 20% toward Planning, Policy and Coordination and Equity).

**Table 6:Guide use Cap Grant AIDED Boarding**

SN	PROGRAMME/SUBPROGRAMME	Approved allocation %	
5503	5503 Secondary Education	Allocation by %	
		Acti.	Sub/ Prog
3001	Teacher Education and Specialized Services	10%	30%
3002	Curriculum and Materials Development	30%	
3003	Educational Standards, Assessment and Evaluation	10%	
	Co-Curricular Activities	25%	
3005	Open and Distance Learning	5%	
3006	Infrastructure Development	20%	
	Programme Sub Total	100%	30%
5599	5599 Management and Support Services		
9001	Executive Office Management	-	70%
9002	Human Resources and Administration	70%	
9003	Financial Management - Accounting	5%	
9005	Procurement Management	5%	
9006	Planning, Policy and Coordination, and Equity	20%	
	Programme Total	100%	70%
Grand Total			100%

The process involves the consolidation of school, district, provincial and finally sector budget at Ministry Headquarters which is factored into the national budget presented by the Minister of Finance and National Planning to parliament in September of each year. The presentation is followed by debates by elected parliamentarians leading to approval and use in the new successive financial year which runs from January to December (OAG, 2024). During implementation, the Ministry of Finance and National Planning, through the Secreary to the Treasury, disburses directly to spending agencies on quarterly basis (MoF, 2014).

At the end of the year, the Auditor General's Office audits books of accounts for a particular previous financial year and all erring officers are brought to book at parliament through the Parliamenatry Public Accounts Committee (OAG, 2024).

## Challenges in Financial Resource Management

Secondary schools are not immune to financial mismanagement. Financial mismanagement can come through misapplication or misappropriation arising from limited resource envelopes. Equally, it resides in poor school budget plans as well as misalignment of needs from what is prevailing on the ground which is borne from mostly lack of skill in tackling the problems the school may be needing to.

The Auditor General has assigned several forms of financial mismanagement occurring in spending agencies as follows: misappropriation of funds which is deemed as the unauthorized use of public funds for purposes not intended; misapplication of funds which is the incorrect or inappropriate usage of public funds such as using funds for a different project other than what it was authorized for; unaccounted for funds as being missing or inadequately documented public funds usage; irregular payment which involves payments made without adhering to established procedures or lacking documentation which may manifest as overpayments or unauthorized allowances; and wasteful expenditure which simply refers to spending that does not yield commensurate value, leading to unnecessary loss of public resources (OAG, 2024).

One of the challenges faced by secondary in the financial management issues is limited government funding. In a research undertaken by Siampule (2016) of a boarding school it was noted that **limited funding** was a challenge and thus recommended that there should be “increased and consistent government funding at the school” and that “Government should engage a more pupil needs based criteria to fund [*the school*] unlike the enrolment approach [*criterion*]. In spite of having a well-articulated budgeting process, as earlier alluded, the funds that reach the school sector from the Ministry of Finance hardly meet the needs of the school. Worse still is the state of the infrastructure and the growing need to fund both recurrent and non-recurrent school needs. It was observed that with inadequacy in the allocation, management and utilisation of government limited funding negatively impacted increased access, improved educational quality and overall development (Siampule, 2016).”

Inadequately trained and lack of government appointed officers to execute duties of accounting, procurement, stores and disposal. In a case study carried out in the City of Lusaka where officers in the line of administration, accounts, procurement, stores and other attendant areas were sampled, it was noted that the Ministry of Education use trained teachers to manage the accounting, procurement, stores and disposal process as opposed to officers with qualification and orientation in the said areas (Muhaswa, 2020). Because the teachers performed roles beyond what they were employed to do most of it was perfunctorily performed leading to compromised financial management in the school sector.

As per the foregoing, Muhaswa (2020) made the following recommendations to help circumvent likely mismanagement of funds:

1. The Ministry of General Education (MoGE) should initiate on-training programmes to sensitize Head teachers and Accounts’ assistants on the best practices in financial record management to improve financial records management;
2. The government of Zambia through the Ministry of General Education must help schools to build modern office space for accountant to work from where all records of financial nature should be kept;
3. The Ministry of General Education (MoGE) with the Ministry of Finance and National Development Planning must work together to develop a harmonized financial creation entry system in both hard and soft copy format to improve efficiency in financial record management;
4. The Ministry of General Education (MoGE) needs to formulate a financial record management strategic plan for all schools to enhance record management especially financial record management;
5. The Ministry of General Education (MoGE) should help schools to address technical and organisational challenges associated with computerization of records management to maximize benefits in financial management;
6. In addition, electronic form of financial record must be promoted. Schools should implement record management programmes to facilitate improved decision-making improved decision making in schools relating to financial matters;
7. Individual schools should come up with disaster preparedness plan in financial record management;

8. Schools should consider including a budget allocation of money for financial record management for the procurement of equipment used in financial record management;
9. Schools must consider developing an integrated record management system to improve record and archive work; and
10. The Ministry of General Education (MoGE) should help public schools to develop routine record disposal schedule in terms of appraisal, retention and disposal.

Apart from poor funding and inadequately trained staff in financial management, school managers were viewed **lacking accountability** and **transparency** in financial transactions. Headteachers in public schools especially, are widely perceived as being less accountable for the distribution and use of material and financial resources. Ndiang'ui (2012) avers that it is not surprising that communities have also accused school administrators of ineffectiveness and poor resource management. Given this glaring perception, some studies claim that poor application of internal auditing techniques and principles are actual causatives of the blatant waste of scarce resources, which affects the government's long-standing obligation to the people (Mupeta, 2017). To ensure that the resources are being used for their intended purpose, internal audits are therefore essentially essential. Siampule (2016), argued that as school administrators and management seek more transparent, effective and accountable approaches in the management of government funds; equally, Government policies and procedures should reduce rigidities in the utilization of government funding. In agreeing with the former, Nsikan and Emmanuel (2015), argued that "failure to use financial and material resources properly and prudently was attributed to unfriendly policy implementations, inability to consistently access financial resources, and a complete lack of courage to implement policies, as well as further mismanagement of financial and material resources by successive governments and school managers." Given these variations, education communities place full responsibility on the school manager. Communities and other education stakeholders feel that school administrators are the primary offenders of the alleged mismanagement (Rangongo et al., 2016).

**Poor planning** stems out as another root cause to challenges met by school administrators in the management of funds in the school system. Poor planning is usually seen arising from ineffective budgeting and prioritization of needs which bring in the aspect of lack of training: In an exploratory research carried out from six (6) secondary schools in northern Zambia, Ngoma (2018) recommended the following arising from the findings related to the issues herein raised:

1. The Ministry of General Education should ensure that school managers are trained in financial management to ensure full accountability and prudent use of financial resource management;
2. School management should come up with local financial policies related to budget controls, remittance of funds and transparency in order to promote efficiency; and
3. Management of public secondary schools ought to institute strict financial controls in form of clear policies and procedures on the usage of school funds and ensure that the controls are implemented and adhered to in order to curb misuse.

**Accountability** issues still however come in as challenges in the running of the school system. To this end, Eriksen (2021) argued that accountability is about being "accountable to mandates.", and hence the issue to be addressed was whether school managers' activities in this regard were compliant or complicit to the established rules and regulations. In a setup where financial resources did not match needs on the ground, the issues of accountability became apparent. The schools endeavour to meet fixed and variable costs in the school system. For example, fixed costs, which remain constant regardless of the enrolment, are wages for auxiliary staff, building maintenance and depreciation for the dormitories and classrooms, utilities such as electricity, cooking and water, insurance, licensing and permits, IT infrastructure and software licenses, security services. On the other hand, variables costs, which usually fluctuate based on many factors such as enrolment, are food and kitchen supplies, textbooks and learning materials, mattresses, transportation, medical supplies and services, extracurricular activity costs such sports equipment and event expenses. Therefore, these costs must be attended to so that outcomes are easily met.

## Role Played by School Leadership in Financial Management

This paper identified strategic planning, resource mobilization, accountability and transparency, stakeholder engagement, as well as capacity building as crucial roles school leadership plays in the enhancement of financial management.

As usually said, that “failure to plan is planning to fail.” In this case, school administrators should endeavour to come up with **strategic planning** modes to counter the overarching issues raised earlier where they are viewed as uncountable to financial resources. In order to develop realistic budgets and financial plans, the Ministry of Finance has guided not only secondary schools to follow the matrix which distinguishes the needs on the ground. Findings made by some case studies in some schools found out that while school managers ensured that available resources were prudently utilised and had allowed for full stakeholder involvement in budgeting (Ngoma, 2018) most of them did not come up with comprehensive strategic planning aligned to the actual school needs. Additionally, school managers in public secondary schools controlled and allocated financial and material resources by coming up with and prudently following the budget which fell short of the needs (Mbobola, 2013). In this case, school leaders’ need to explore and interrogate the needs of the institutions is very important so that these needs could be aligned to education indicators and ultimately help meet the educational outcomes through strategic planning.

Kabaso (2023) carried out a study which, among others, aimed at finding out on aspects of the strength of **resource mobilization** in selected secondary school on the Copperbelt Province in order to determine such initiatives. The research interrogated how schools acquired and utilised material resources through Government supplies/donations; acquired material resources through stakeholders’ donations; acquired material resources through purchases that are made based on the annual plan; and ensured that needed materials are procured in time. This study concluded that there were elements of resource mobilisation from almost all areas but not as satisfying as it would have been considering the levels of central government funding and the competing needs in the schools (Kabaso, 2023). Because secondary education is a preparatory sub-sector for tertiary education where skills development is key to economic development and human capital development the need to complement government grants with other resources from stakeholders and businesses remains cardinal.

**Accountability and Transparency** are a hallmark of school management. At the school level, parents and community members depend on teachers to educate their children according to government policy and regulation. There is a symbiotic relationship between the school and the community because teachers are dependent on parents taking their children to school, encouraging them to attend school, supporting their children’s education, supervising homework as well as promoting learning at home. This connectiveness is squarely determined by the community supporting and scaffolding the teachers and the system in order to cause improved educational outcomes (Hill & Bonan, 1991). Therefore, education, as a public good brings the government, as the major supplier, and the consumers, the community or parents, who can reward, penalize, or replace the provider of education services, as public education accountability (Ahearn, 2000). School leaders must therefore ensure proper record-keeping and reporting of financial activities in order to secure the much-needed financial resource for education enhancement. In light of this situation, it is imperative for upscaling school managers’ accountability practices in the use of financial and material resources in accordance with established procedures.

The rules and procedures that regulate the school system, teachers, pupils, and other factors are of particular significance to the school administration because they help enhance through capacity of the members of staff in the chain of accounting, procurement and stores. In general, the school administrator keeps an eye on how well the daily operations of the school are going by having a workforce that is competence. However, the skilling and reskilling of the workforce through **capacity building** and development remains important in improving the delivery of quality education through prudent and efficient financial management practices. The school manager's primary responsibilities include interpreting policies, carrying out curricular programs, ensuring the welfare of children, providing and maintaining facilities and equipment, retraining and onboarding staff, and preserving a positive school-community relationship (Musaazi, 1982). Apart from the school manager organising skilling and reskilling programmes, policymakers, at central government level, can re-enforce



capacity building for both school managers with their deputies and heads of department to be trained in financial management skills both at the district and provincial level. The major objective behind any training is to foster specific alteration of attitudes, which can only be realized if those in administration and education stakeholders have a solid understanding of financial issues and the dynamics of the policy.

## **Lessons Learned:**

### **Community Involvement**

Strong leadership and community involvement are key to effective financial management. To build a resilient and self-sustaining school community engagement is key. The use of the stakeholder engagement strategy adds to avenues that lead to meeting learner outcomes in schools. The PTAs and School Boards are such avenues where the needs of the schools are discussed and promoted. Education resources are not only limited but can be effectively and efficiently managed when management activities are properly harmonized, organised, coordinated, and controlled by the school management team. This is in agreement with Blunt (1990) opinion's that: it is not the availability of these resources alone that guarantees the effective performance of the school, but their adequacy and effective utilisation.

### **Appointment of Unqualified Staff**

Unfortunately, school managers, more than often, underperform in financial management. This is due to employing less qualified staff who are inefficient and not adequately equipped in maintaining financial records, and financial controls and fail to adhere to accounting procedures. This implies that appointing unqualified officers to take over financial offices is one of the challenges associated with the accountability of financial and material resources in schools. For example, some school managers put loyalty first rather than qualifications when making local appointments. Most office bearers like procurement, store officers, and assistant accountants are appointed from either mathematics or social sciences departments rather than business studies. This is a challenge owing to the fact that such officers have little knowledge of financial management.

### **Expenditure Trends**

Mito and Simatwa (2012) add that poor budgeting is one of the major reasons that derail the effective management of schools. This is due to overspending or underspending which leads to misappropriation and mismanagement of school funds. The authors further noted that, in addition to poor budgeting, delay in the disbursement of grants to secondary schools poses a challenge in the management of finances due to late settlement of transactions.

### **Strategies for Improving Financial Management**

Norman (2010) reiterated that school managers were expected to broker the Often-conflicting interests of parents, teachers, students, education officials, unions, and state agencies, and they need to be sensitive to the widening range of student and stakeholder needs. While that job description sounds overwhelming, at least it signals that the field has begun to give overdue recognition to the critical role and mounting demands on school managers. Being present and future school managers of public secondary schools getting the professional preparation they need to meet the heightened expectations and growing demand for efficient service delivery in public institutions. A range of critics, including school managers themselves, raise a litany of concerns about the quality and effectiveness of the leadership preparation typically provided at teacher training colleges and elsewhere in the country.

### **Strengthening Accountability**

According to Sharma (2011), one of the methods that school managers use in monitoring school resources is by planning a budget. Accordingly, secondary schools, school managers and administrators are charged with the responsibility of planning the school budget in order to monitor the spending of school funds, which, helps to achieve the objectives of the school and effective financial management (MoE, 2021). A needs assessment is



done at the toward the end of the year using a government matrix for budgeting purposes. This implies that coming up with the school budget is one of the methods that school managers use in monitoring school funds. A budget helps managers know how much money must be spent per term and how much must be saved for the next term.

**Table 6:Guide use Cap Grant AIDED Boarding**

SN	PROGRAMME/SUBPROGRAMME	Approved allocation %	
5503	5503 Secondary Education	Allocation by %	
		Acti.	Sub/ Prog
3001	Teacher Education and Specialized Services	10%	30%
3002	Curriculum and Materials Development	30%	
3003	Educational Standards, Assessment and Evaluation	10%	
	Co-Curricular Activities	25%	
3005	Open and Distance Learning	5%	
3006	Infrastructure Development	20%	
	<b>Programme Sub Total</b>	<b>100%</b>	<b>30%</b>
5599	5599 Management and Support Services		
9001	Executive Office Management	-	70%
9002	Human Resources and Administration	70%	
9003	Financial Management - Accounting	5%	
9005	Procurement Management	5%	
9006	Planning, Policy and Coordination, and Equity	20%	
	<b>Programme Total</b>	<b>100%</b>	<b>70%</b>
<b>Grand Total</b>			<b>100%</b>

The budget also helps the school managers to carry out internal auditing. The above argument underscores the fact that financial budgeting, the secondary schools ensures that funds disbursed through grants as well as those sourced are used in the most frugal way to cause learning and teaching. Given the scarcity of financial resources, through approved budgets execute activities accordingly.

Demba (2013) revealed that annual budgeting processes affected the performance of schools through budget accuracy, cost minimization, resource allocation, financial information communication, and having internal accounting experts. Ogbonnaya and Hansraj (2007) emphasised that school governance, comprising the school senior management team and community representatives, bore the responsibility of effective financial management in any given school. Typically, proper budgeting, procurement processes, and maintenance of high standards of accountability and transparency in all financial activities remained cardinal.

The need to establish internal controls by school management works out to override likely errors in financial operations and record management and keeping. At the same time, complementary work to strengthen internal control is through government's enforcement of financial management regulatory frameworks which include policies on imprest management, auditing, credit management and inventory controls (Maronga & Kengere, 2013).

The school manager should have an understanding of the school's fiscal health and this can only be achieved by maintaining track of financial statements and reports at say monthly or/and quarterly intervals. To set the accountability process in motion, the need to establish a finance committee that is transparent and accountable in overseeing financial matters stands out as a basis for the enhancement of resource motoring and governance (Bischoff and Mestry, 2007 & Campher, 2002). To have proper oversight of the procurement and stores process and to identify gaps and likely mismanagement of school processes, school managers must effectively use record management a key tool for monitoring resource utilisation. This is why it remains cardinal for management to prioritize transparency and stakeholder engagement in order to be accountable to the community, parents, learners and the government (Kruger, 2003).

## Community Involvement

The participative or social accountability model parents and the community become part and parcel of the day-to-day school activities. If parents and the community are closer the school system then schools tend to be accountable to the parents and the community at large. In this case, the stakeholder structures in the school system as provided by policy such as the Parent Teachers Associations and the School Board tend to voice and dialogue with the school.

Typically, in Zambia, school leaders are assisted to run the school system through the PTAs and School Boards which have delegated authority to decide on investments that schools can undertake as well as looking at the welfare of the learners and their school staff. The School Boards have a sub-committee in charge of finance and have a voice in the budgeting and expenditure in schools.

## Leveraging Technology

The impact of technology in financial management cannot be over-emphasised. Uzorka, Odebiyi & Kalabuki (2025) concluded in a research that technology has high impact on leadership outcomes hence the need to harness and leverage it; furthermore, they identified prospects arising from leveraging technology as being better learning outcomes, worldwide connectedness, data-driven decision-making, adaptability and customization, and creative assessment, offer educational leaders a road map for capitalizing on the advantages of the digital era. The Government of the Republic of Zambia, through the Zambia Public Procurement Authority (ZPPA) has introduced online bidding and procurement procedures leveraging digital tools. Every quarter, the authority produces Market Price Indices (MPIs) from which bidders quote their goods and services for use on the Electronic Government Procurement Platform (e-GP). The e-GP Platform is a web-based, collaborative system to facilitate the full lifecycle of a tendering process, for both buyers and suppliers. It offers a secure, interactive, dynamic environment for procurements of any nature, complexity or value, enforcing (where appropriate) and encouraging recognised best practices. The e-GP Platform supports the process of procuring works, services and supplies electronically. Different public procurement procedures are supported for both one-off or repetitive purchases through several dedicated sub-modules providing facilities for user registration, tender notification, bid preparation and submission, online bid evaluation, contract awarding, creation and management of catalogue-based information, placement of electronic purchase orders, electronic Invoicing and order tracking (ZPPA, 2019).



Another innovation leveraging technology and enhancing quality service delivery is the Integrated Financial Management and Information Systems (IFMIS). The implementation of the IFMIS took place between 2006 and December 2014. The initiative was driven by the Government of the Republic of Zambia with support from various Cooperating Partners, who recognised the need for a more integrated, transparent, and robust financial management system. The system was designed to address critical weaknesses in expenditure management, budget preparation and execution, and service delivery. IFMIS has evolved over the years leading less or no use of cash at institutional level. For example, any form of allowance due to any officer travelling out of station is paid directly into that officer's bank account from the central bank government account; equally, any goods and services provided by suppliers shall have to be subjected to all forms of audit before transferring the money into the account of the provider through IFMIS. Simply, there are no cash transactions done in institution except across the bank counters using accounts leading to reduction in mismanagement and corruption related issues. Equally, the Zambia Revenue Authority appointed the Ministry of Education, in 2017, as an agent in withholding taxes for businesses that are non-tax compliant. Before effecting the payment for goods and services, all school leaders are required to present application for tax compliance of the suppliers for gnashing purposes. Suppliers who are not tax-compliant are made to pay tax before they get paid from schools.

## RECOMMENDATIONS

The study makes recommendations to school leaders, the government and stakeholders. There is greater need for school leader to prioritize transparency and accountability in the way financial resources are handled in the school system. Major of all, there is need to avoid speculation and aa perception that there is mismanagement of finances in the school system as this does not reflect well on the delivery of education outcomes. Additionally, they need to continue building partnerships with the community, business houses, corporates, and the parents in order to tap from the available resource outside direct government funding. As for the Government, there is need to improve and hike funding to the education sector according to international standards and provide frequent training to officers in accounts, procurement and stores. Equally, there is need to employ more of such staff to help run the section in order to enhance financial management. Appreciating milestones made so far in the budgeting, disbursement and e-procurement the government should continue revising and establish clear guidelines for financial management in schools. As for the stakeholders, their active participation in school financial planning, budgeting, monitoring and oversight as well as mobilisation of extra resources to complement government funding cannot be overemphasised.

## CONCLUSION

Effective financial management in the management and administration of the school system by school leader is critical. School leaders play exceptional roles that help assure transparency, accountability and efficient use of resources. And lastly, the need to address challenges and implement best practices can help improve financial management and enhance the quality of education henceforth attainment of education outcomes.

## REFERENCES

1. Anderson, J.A. (2005). Accountability in education. Paris: International Academy of Education.
2. Argon, T. (2015). "Teacher and administrator views on school principals' accountability", Educational Sciences: Theory and Practice, Vol. 15 No. 4, pp. 925-944.
3. Auditor General (2024)., Report Financial Year Ended 31st December 2023, Lusaka. Zambia.
4. Bell, R. L., & Bodie, N. D. (2012a). Delegation, authority, and responsibility: Removing the rhetorical obstructions in the way of an old paradigm. Journal of Leadership, Accountability and Ethics, 9(2), 94-108
5. Brauckmann S & Schwarz A (2014). Autonomous leadership and a centralised school system. An odd couple? Empirical insights from Cyprus. International Journal of Educational Management, 28(7):823-841. doi: 10.1108/IJEM-08-2013-0124
6. Bwalya, R. E. (2012). The Provision of Universal Access to Basic Education in Kafue District, Zambia: (Unpublished M.A. Thesis). Lusaka: University of Zambia (UNZA).
7. Calderon, A.B.B. and Ancho, I.V. (2018), "Examining malpractice in the education context", Journal



- of Research, Policy, and Practice of Teachers and Teacher Education (JRPPTTE), Vol. 8 No. 2 pp. 95-103.
8. Calliope, S. (2020), "Between domestic learning and external co-budgeting and fiscal management reform in Greece", *South European Society and Politics*, Vol. 25 No. 1, pp. 1-26
  9. Chiang, H. (2009). How accountability pressure on failing schools affects student achievement. *Journal of Public Economics*, 93, 1045-1057. Converse, J. M. and Presser, S. (1986). *Survey Questions: Handcrafting the Standardized Questionnaire*. California: Sage.
  10. Demba, G.A. (2013). Effects of Financial Management Practices on Performance of Kenya Medical Training College. Unpublished MBA project. University of Nairobi, Kenya
  11. Dubnick, M. (2005). Accountability and the promise of performance: in search of mechanisms. *Public Performance and Management Review*, 28(3), 376-417.
  12. Elmore, R.F. (2005). Accountable leadership. *The Educational Forum*, 69(2), 134-142.
  13. Eriksen, A. (2021), "Accountability and the multidimensional mandate", *Political Research Quarterly*, Vol. 74 No. 2, pp. 364-376.
  14. Espinosa, F.M. (2017), "Financial management practices of school heads: teachers' perspectives", *Skyline Business Journal*, Vol. 13 No. 1, pp. 33-45.
  15. Ezeocha, P.A. (1997). Financial management of schools in austere time in Ndu, A., Ocho L. & Okeke, B.S. *Dynamics of educational administration and management. The Nigeria perspective* Awka: Meks-Publishers Ltd.
  16. Fraine, B.D., Van Damme, J., & Onghena, P. (2002). Accountability of schools and teachers: What should be taken into account? *European Educational Research Journal*, 1(3), 403-428.
  17. Gabbard, K. (2012). What does it mean to be "financially accountable"? *Colloquially*, 30-33. Gay, L., Mills, G., & Airasian, P. (2006). *Educational research: Competencies for analysis and applications*. New Jersey: Pearson Education, Inc.
  18. Gray, R., Owen, D., and Adams, C.A., (1996), *Accounting and Accountability: Changes and Challenges in Corporate Social and Environmental Reporting*, London, Prentice-Hal
  19. Imenda, S. (2014). Is There a Conceptual Difference between Theoretical and Conceptual Frameworks? *Sosyal Bilimler Derris/Journal of Social Sciences*, 38(2), 185.
  20. Kabaso, O. (2023). Exploring school manager accountability practices in financial and material resources utilisation and implications on school performance in selected public secondary schools of the Copperbelt province of Zambia. [unpublished Dissertation of the University of Zambia for the award of a PhD in Education Management]
  21. Koppell, J. G. S. (2011). Accountability for global governance organizations. In M. J. Dubnick & H. G. Frederickson (Eds.), *Accountable Governance: Problems and promises* (pp. 55-77).
  22. Mbobola, A. (2013). A Comparative study on the Effectiveness of trained management headteachers /untrained: A case study of Chongwe District. University of Zambia. Unpublished M.A Thesis.
  23. Mbua, (2000). *Educational Planning: Issues and Perspectives* Limbe: Press Printed Ltd.
  24. Mestry, R. (2006). The functions of school governing bodies in managing school finances. *South African Journal of Education*, 26(1): 27-38.
  25. Ministry of Education (2006). *Headteacher Training Manual*: Lusaka. Government of Zambia press.
  - Ministry of Education (1996). *Educating Our Future*. Lusaka. Government of Zambia press
  26. Ministry of Education (2021) *Guidelines for utilization of funds in schools under the education for all policy*, Government printers, Lusaka.
  27. Ministry of Education (2022) *Guidelines for utilization of funds in schools under the education for all policy*, Edited, Government Printers, Lusaka
  28. Ministry of Finance (2014) *National Planning and Budgeting Policy: Responsive, Transparent, Accountable and Results-Oriented Development Planning and Budgeting Processes*. Lusaka.
  29. Ministry of Finance and National Planning (2024) *Zambian National Budget for the year 2025*, Government Printers, Lusaka
  30. Miriti, J.M., & Wangui, N.M. (2014). Financial Management: Training Needs of Public Secondary School Principals in Machakos County, Kenya. *Research on Humanities and Social Sciences*, 4(13), 136-141.
  31. Muhaswa, A. (2020). The State of Financial Records Management in Public Secondary Schools in Lusaka District, Zambia. the University of Zambia in collaboration with Zimbabwe Open.



- [Unpublished dissertation submitted to the University of Zambia in collaboration with Zimbabwe Open for the award of the degree of Master of Education in Educational Management].
32. Mwanza, F. (2013). The effect of corporate governance on the financial management of constituency development funds in Kenya. Unpublished MBA Project, University of Nairobi, Kenya.
  33. Ngoma, P.M. (2018). The Importance of School Management in Ensuring Sustainable Financial Resource Management in Six Secondary Schools of Nakonde District in Muchinga Province, Zambia. The Zimbabwe Open University. [unpublished dissertation of the degree of Master of Education in Education Management of the Zimbabwe Open University].
  34. O'Day, J. (2002). Complexity, accountability, and school improvement. *Harvard Educational Review*, 72(3), 293-329.
  35. OECD (1998), Effects of European Union Accession, Part 1: Budgeting and Financial Control, OECD SIGMA Paper No. 19, March 1998, Appendix 3.
  36. Office of the Auditor General (2024). Report of the Auditor General on the Accounts of the Republic for the Financial Year Ended 31st December 2023. Lusaka.
  37. Okoroma, N. S. (2007). Perspectives of Educational Management, Planning and Policy Analysis (2nd Edition). Port Harcourt: Minson Publishers.
  38. Open Society Foundations [OSF] (2013). "Zambia: Effective Delivery of Public Education Services." Johannesburg: Open Society Initiative for Southern Africa.
  39. Rangongo, P., Mohlakwana, M. and Beckmann, J. (2016), "Causes of financial mismanagement in South African Public schools: the views of role players", *South African Journal of Education*, Vol. 36 No. 3, p. 1.
  40. Siampule, M. (2016). Allocation, Management and Utilization of Government Funding at Kaoma Secondary School of Western Province, Zambia. The University of Zambia. [unpublished dissertation of the degree of Master of Education in Education and Development].
  41. Uzorka, A., Adebisi, O.A., & Kalabuki, K. (2025). Educational leadership in the digital age: Navigating challenges and embracing opportunities. *International Journal of Technology in Education and Science (IJTES)*, 9(1), 128-141. <https://doi.org/10.46328/ijtes.605>.
  42. Yan, Y. (2019). Making accountability work in basic education: Reforms, challenges and the role of the government. *Policy Design and Practice*, 2(1), 90-102.