

Comparative Study on the Financial Challenges faced by some Grant-Aided and Public Secondary Schools in Ndola District, Zambia

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ABSTRACT

Financial challenges in secondary schools significantly influence the delivery of quality education. Therefore, the purpose of this study was to carry out a comparative study on the financial challenges faced by some grant aided secondary schools and public secondary schools in Ndola District, Zambia. The study employed a mixed-method approach with a sample size of 85 participants consisting of the Ndola District Education Board Secretary's office, (04) Headteachers, (40) Teachers, (40) Pupils all from the selected schools of Ndola District. Data was collected through semi-structured interviews and focus group discussions, allowing for both qualitative and quantitative insights. The probability sampling technique was used in selecting schools that took part in the study. Following the probability sampling, teachers and pupils were randomly selected. Purposive sampling was used to select head teachers and officers at the District Education Board Secretaries office. The study established that schools struggled with limited funding, delayed disbursements of funds by government, grant-aided schools also face declining donor support and public schools are largely dependent on government allocations. Furthermore, the findings revealed that financial constraints hindered infrastructure development, reduce access to teaching and learning materials, and negatively affect staff morale and student outcomes. This research provided a foundation for informed decision-making by policymakers and stakeholders to ensure the sustainability of secondary education in Zambia.

Keywords: Financial Challenges, Grant Aided Schools, Public Schools,

INTRODUCTION

Grant-aided secondary schools in Zambia are schools that receive partial funding from the Zambian government. This means that the government contributes to the school's operational costs, such as teacher salaries and infrastructure maintenance. However, these schools also rely on additional funding sources, which may include fees, donations, or grants from organizations or individuals, Ministry of Education (1977) further analyses this by describing grant aided schools as schools partially funded by missionaries such as churches or non-governmental organisations. Public schools in Zambia, as defined by the Ministry of Education (2023), are directly administered and controlled by the government. These schools are established and maintained by the Ministry under the Education Act. Public schools are fully funded by the government and are accessible to all children, regardless of their socioeconomic background.

Globally, Grant-aided secondary and public schools in America face numerous financial challenges that affect their ability to provide quality education to students. These schools rely on government funding and grants to supplement their budgets, but often struggle to meet the needs of their students due to limited financial resources.

A study conducted by Melissa (2024) provides valuable insights into the challenges faced by US school districts, including issues related to staffing, budgeting, and academic recovery. The United States often face difficulties in recruiting and retaining qualified teachers, especially in rural and underserved areas. Another relevant challenge is budgeting. One of the primary financial challenges faced by grant-aided and public secondary schools in Africa is inadequate government funding. Many African countries allocate a small percentage of their national budgets to education, resulting in insufficient resources for essential needs such as teacher salaries, classroom supplies, and infrastructure maintenance (World Bank, 2020).

Grant -aided Secondary Schools and Public Secondary Schools often faces some financial challenges due to limited funding from governments sources in Africa. This can lead to inadequate resources for infrastructure, equipment and educational materials as well as insufficient staff salaries. Ogunode and Agwor (2021) did a study and discovered that inadequate funding of secondary schools, poor infrastructural facilities planning, poor qualities of infrastructure facilities, corruption, ineffective monitoring and evaluation of infrastructural facilities by students of secondary schools are causes of inadequate infrastructural facilities in public secondary schools in Gwagwalada Area council of FCT.

Zooming into the Zambian context, a study done by (Tembo's, 2017) Challenges in the Implementation and Provision of Quality Free Primary Education in Public Primary Schools in Nyimba District, provides valuable insights into the specific challenges faced by public primary schools in Zambia. Tembo's study highlight is the issue of teacher shortages and inadequate teacher qualifications. This problem can significantly impact the quality of education, as it can lead to overcrowded classrooms, a lack of subject expertise, and ineffective teaching methodologies.

Another significant challenge identified in the study is the lack of adequate infrastructure and resources. This includes issues such as a shortage of classrooms, laboratories, and libraries. These infrastructural constraints can hinder effective teaching and learning, particularly in subjects that require practical experiences. The study also highlights the challenges associated with curriculum implementation and assessment. These challenges can impact the quality of education by limiting students' learning opportunities and hindering their ability to acquire the necessary knowledge and skills.

Statement of the Problem

Public secondary schools and grant- aided schools face various financial challenges that impact their operations and ability to provide quality education. In Zambia, Mulonga (2019), highlights the unique challenges faced by grant-aided schools, which depend heavily on external funding. Fluctuations in donor support can disrupt school operations and undermine the quality of education, leading to inconsistent financial support that affects infrastructure, teacher allowances, and resource availability. Public schools rely heavily on government allocations, which may be limited, delayed, or insufficient to meet operational needs, particularly amidst economic constraints and competing national priorities. The public secondary schools, also face challenges related to bureaucratic inefficiencies and inequitable resource distribution (Ministry of Education, 2021).

Empirical evidence underscores the adverse impacts of these financial shortfalls, with studies in similar contexts linking underfunding to inadequate infrastructure, teacher shortages, limited professional development opportunities, and decreased student performance.

In Zambia, these constraints manifest in Inadequate infrastructure, schools lack basic facilities such as classrooms, laboratories, and libraries, overcrowded classroom and poorly maintained facilities which are essential for effective teaching and learning limited teaching resources, a shortage of textbooks, teaching aids, and technology hampers the ability of teachers to deliver quality education. teacher training deficiencies financial constraints limit opportunities for CPD, affecting teacher competence and morale. resource inequities disparities in resource allocation between urban and rural schools exacerbate educational inequalities.

Furthermore, the bureaucratic processes and delays in funding for public schools exacerbate operational inefficiencies, while grant-aided schools struggle with the unpredictability of their financial sources.

This study thus addresses the critical question of how financial challenges differentially impact grant-aided and public secondary schools in Ndola District. By conducting a comparative analysis, this research aims to provide insights into the unique financial constraints faced by these two types of institutions and offer evidence-based recommendations for mitigating the adverse effects of these challenges on educational equity and quality in Zambia.

Significance of the Study

The significance of this study lies in its potential to inform targeted interventions and policy decisions that can positively impact the financial sustainability and, consequently, the quality of education in grant-aided and public secondary schools. Understanding the comparative financial challenges faced by these institutions is essential for several reasons. The study may contribute to the broader discourse on global education by providing insights into the financial dynamics affecting secondary schools worldwide.

Theoretical Framework

A theoretical framework is a foundation review of existing theories that serves as a roadmap for developing the argument for will use in your own work (Vinz, 2023)

Resource Dependence Theory

The theoretical framework for this study draws on the Resource Dependency Theory. The Resource dependence theory posits that organisations, such as schools rely on external resources to thrive. This includes financial resources, such as government funding, grants, and tuition fees, as well as human and physical resources. Scott (2023) These theories provide a comprehensive lens to understand the financial challenges faced by grant-aided and public secondary schools within the context of education systems.

The school effectiveness theory

The concept of school effectiveness refers to the extent to which a school is able to achieve its goals and objectives in terms of student learning, development and well-being. Leith wood, k, Louis Andeson, s Wahls from k, (2004) It can be defined as the degree to which an educational system and its components and stakeholders achieve specific desired goals effects. The school effectiveness concept includes the financial status of the school budget, the number of employed staff and school s infrastructure, “efficient education institutions are those that can use their inputs optimally to achieve maximum possible output “, Bhuturia, A Alyabri N (2022).

Institutional theories

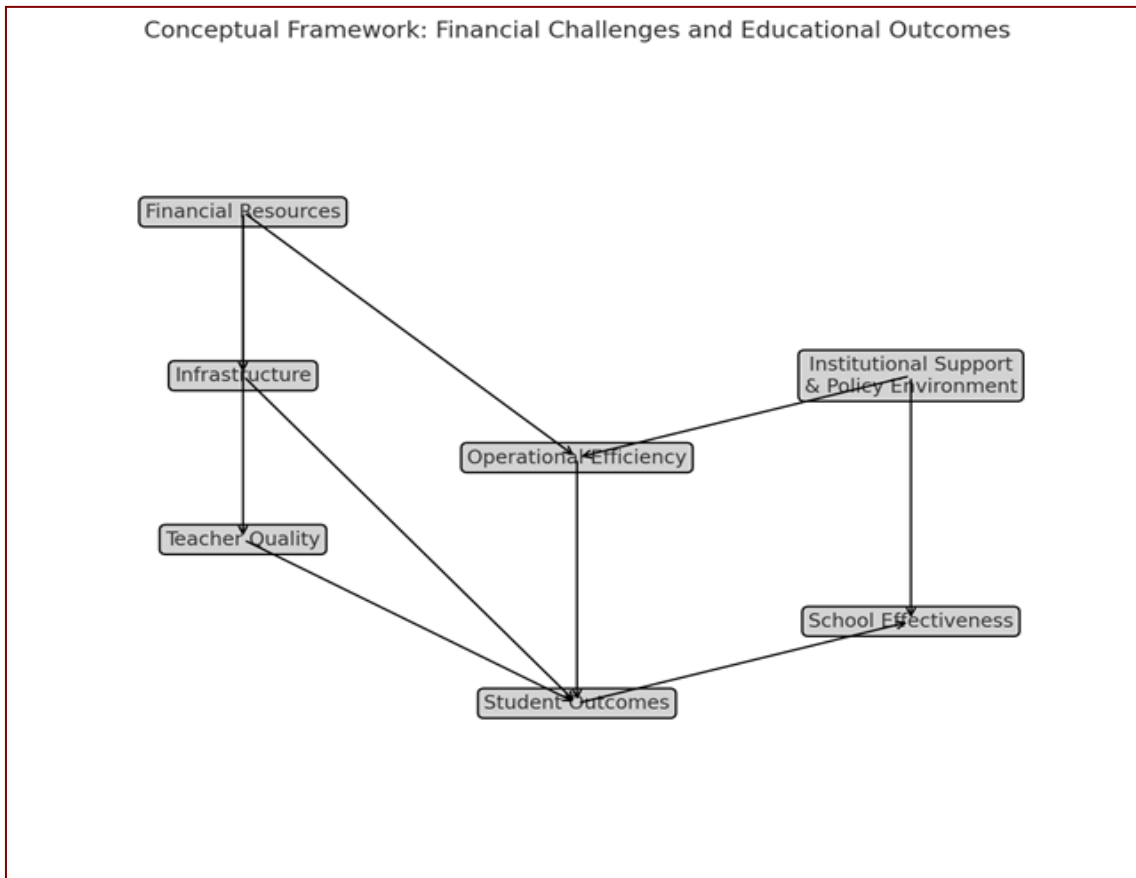
In order to comprehend the responses elicited by initiatives addressing the financial challenges faced by Grant-aided Secondary School and Public Secondary Schools in Ndola district we adopt institutional theory as our overarching theoretical framework. This theory suggests that financial challenges in schools influenced by institutional environment in which they operate, including government policies, economic conditions and societal norms. Schools face financial difficulties if they are not adequately supported by the broader institutional. This theory offers a valuable structure for elucidating how actors gradually react to a confluence of pressures within their institutional context (DiMaggio and Powell, 1983).

Conceptual framework

According to Bas and George (2022) defines a conceptual framework as the relevant objectives for your research process and maps out how they come together to draw coherent conclusions. It is the schematic

diagram which shows the variables include in the study. It illustrates the relationship between independent and dependent variables as well as provide a comprehensive understanding of the problem under study.

Figure 1: Conceptual Framework: Financial Challenges and Educational Outcomes



(Research data, 2024)

Key Variables and Relationships

Independent Variables

Financial Resources: This includes government funding, grants, and any additional financial resources available to schools. It also considers the stability, adequacy, and timing of funds received.

Infrastructure: Refers to the physical facilities available in the schools, such as classrooms, libraries, laboratories, and sanitation facilities. Infrastructure quality is influenced by the availability of financial resources and directly impacts the learning environment.

Teacher Quality: Includes teacher qualifications, professional development opportunities, salaries, and job satisfaction, all of which are affected by financial resources and infrastructure support.

Mediating Variables

Operational Efficiency: Refers to the school's ability to manage resources effectively, including financial management practices, maintenance of facilities, and timely utilization of funds.

Institutional Support and Policy Environment: This encompasses the broader regulatory and policy frameworks within which schools operate, including government oversight, accountability mechanisms, and policies affecting resource allocation.

Dependent Variables

Student Outcomes: Measured through academic performance, dropout rates, and progression rates. Student outcomes are directly influenced by teacher quality, infrastructure, and operational efficiency.

School Effectiveness: Defined as the ability of schools to achieve their educational goals, measured by indicators such as student-teacher ratios, attendance rates, and graduation rates.

Model Description and Flow

This conceptual framework is based on the premise that financial resources form the foundation for various aspects of educational quality, particularly within grant-aided and public schools in Zambia. The framework illustrates how financial challenges impact key components of school effectiveness, with distinct implications for grant-aided and public schools.

Financial Resources as the Primary Input: The model begins with financial resources, which determine the extent of support that schools can provide for infrastructure, teacher quality, and learning materials. Grant-aided schools rely partly on government funding but may also depend on donations and grants, making their financial base less predictable. Public schools depend primarily on government funding, which may be subject to budgetary constraints and delays.

Impact on Infrastructure and Teacher Quality: The availability of funds directly influences infrastructure and teacher quality. Insufficient resources may result in overcrowded classrooms, inadequate facilities, and limited professional development for teachers. Conversely, schools with stable financial support are more likely to invest in infrastructure improvements and attract qualified educators.

Operational Efficiency as a Mediator: Operational efficiency mediates the relationship between financial resources and educational outcomes. Schools with efficient financial management practices can better allocate resources, maintain facilities, and respond to funding delays. Operational inefficiencies, on the other hand, exacerbate the impact of financial constraints on infrastructure and teacher quality.

Institutional support and policy environment: Institutional support acts as an external factor that influences how effectively schools can address their financial challenges. Favourable policies, such as timely fund disbursements and accountability mechanisms, can support schools in overcoming financial limitations. However, bureaucratic inefficiencies may hinder schools' efforts to allocate and use funds effectively.

Educational Outcomes: The model culminates in educational outcomes, including student performance and school effectiveness. Schools with sufficient resources, strong infrastructure, and qualified teachers are better positioned to achieve favourable educational outcomes. Conversely, financial constraints negatively affect these outcomes, particularly in resource-poor settings where schools cannot provide a conducive learning environment.

METHODOLOGY

Research Paradigm

In this research, the pragmatism philosophy was adopted because it can combine both positivism and interpretivism positions within the scope of a single research according to nature of the research questions. The philosophy assumes that the researcher is independent of and is neither affected by nor influences the research. The research objective of the researcher is that the study should be undertaken in a value free-way.

Research Design

Research Design refers to the specific plan or framework that researchers use to conduct a study, outlining the methods, data collection techniques, and analysis procedures that will be employed. This study used

convergent parallel design. According to Creswell (2014) convergent parallel design was initially conceptualized as a triangulation design where the two different methods were used to obtain triangulated results about a single topic. In this study, the convergent parallel design was used for the purpose of producing triangulated findings.

Target population

The target population is the entire set of units or a group of people or objects that share similar characteristics for which the survey data were to be used for inferences (Bryman, 2021). With regard to the study, the research population was drawn from Ndola District and data was collected from the District Education Board Secretary's office, four selected secondary schools in Ndola District which were two government schools Masala Secondary School and Lubuto Secondary School and two grant -aided Secondary Schools St Andrews Secondary School and Fatima Girls Secondary School. The study targeted all Head teachers, Teachers and Pupils from the selected schools. In addition, the researcher targeted the District Education Board Secretary for Ndola District.

Sample Size

It refers to the number of individuals selected to represent the population in a study. (Creswell & Poth, 2021). In this study the sample size was restricted to Ndola District and Data was collected from the District Education Board Secretary's office, (04) Headteachers, (40) Teachers, (40) Pupils all from the selected schools of Ndola District.

Sampling Techniques

Sampling procedure in research refers to how participants or data points are selected from a larger population for the purposes of the study. Kombo and Tromp (2009) illustrated that "sampling was a procedure a researcher used to gather people, places or things to study" The probability sampling method was used in selecting schools that took part in the study. Following the probability sampling, the Teachers and the Pupils were randomly selected.

The non-probability sampling technique used in this study was Purposive Sampling. The researcher purposely targeted a group of people believed to be reliable for the study. According to Kombo and Tromp (2006) "purposive sampling referred to the selection of a group of people believed to be reliable for the study because of the rich information they possessed". This technique was used to select head teachers and officer at the DEBS office. because of the nature of being members of the selected schools. Purposive sampling was further used to select the four selected secondary schools in the current study. Through purposive sampling two grant -aided secondary and two public secondary school were included in the study.

Data Collection Methods

A research instrument is a tool designed and used to collect data. It is a tool or device used by researchers to collect data for the study. These instruments can include surveys, questionnaires, interviews, observations, experimental apparatus and focus group as recommended by (Kombo and Tromp, 2006). Interviews were conversation or interaction between the researcher and the research participants. Interview involved face to face interaction between two or more people in which the participant answered questions posed by the interviewer-(researcher). A questionnaire is a research tool that consists of a set of structured questions used to gather data from individuals or groups of people. A questionnaire in this study was preferred to collect information from teachers because they also form a large group of sample population. A focus group is a research method that brings together a small group of people to answer questions in a moderated setting (Tegan, 2023). In this study, pupils from the four selected schools were subjected to group focus

discussion. The researcher used focus group discussion because it simultaneously solicits for opinion and experience of the participants

Validity and Trustworthiness

Trustworthiness involves ensuring that the research methods and procedures used are rigorous, transparent, and free from bias (Bryman, 2020). To ensure trustworthiness in every qualitative study the research findings should be as truthful as possible. Trustworthiness can be described using concepts such as credibility, dependability, transferability and confirmability. In this study, trustworthiness was achieved by endeavoring to give a clear and distinct description of the research context, selection and characteristics of respondents' data analyzed. Credibility was involved in establishing that results of the research are believable; it depends on the richness of data gathered. Shaker et al. (2013) adds that credibility ascertains that the study reflects the experiences of those being studied and the results could be trusted. To ensure credibility in this study, the researcher ensured that adequate time (i.e. six months) was allocated to the research process in order to collect valid data from the respondents. In this study, credibility was achieved by member checking. Confirmability refers to the degree to which the results of an inquiry could be confirmed by other researchers. It requires a focus on how the data was interpreted and so that other independent researchers can trace back to the original data and validate the conclusions. The data collected from the interview guide was given to the participating respondents to confirm that what was captured was what they had actually said. Dependability of the research finding refers to which the research results are consistent, reliable and trustworthy (Creswell, 2020). It ensures that if someone were to follow the same process, in the same context with the same participants, they would get similar results. To ascertain the consistency of findings, the researcher reviewed the raw data, the summary and the findings to see if there was any inconsistency. This was supplemented through inquiry audit. Transferability refers to the degree in which the research can be transferred to another context. In this study, transferability was achieved through abstraction and generalization; this principle supports researchers in connecting specific user research findings to broader theoretical models or conceptual frameworks, ensuring that insights can be applied to similar users or contexts.

In order to collect data, the researcher got ethical clearance from the ethics committee at the university. This was done for the researcher to be given permission to freely interact with the selected respondents without abrogating any protocol. Permission was also given from the Ndola District Education Board Secretary to visit the selected Secondary Schools in Ndola District. The researcher also got consent from all the participants from the four selected Secondary Schools in Ndola District.

DATA ANALYSIS

Data analysis is the process of collecting, modeling, and analyzing data to extract insights that support decision-making (Calzon, 2022). Data analysis in this study involved both quantitative and qualitative methods to provide a comprehensive understanding of the financial challenges faced by some grant-aided and public Secondary Schools in Ndola District.

Quantitative data from the closed-ended questions was analyzed using statistical techniques, such as descriptive statistics and inferential analysis, to identify patterns and trends related to financial challenges faced by grant-aided and public Secondary Schools. Software tools like SPSS 10 and Excel were used to handle and interpret the numerical data effectively. SPSS 10 program provides a plethora of basic statistical functions which include frequencies, cross tabulation bivariate statistics. The researcher used the program to present data that illustrates its characteristics of analyzing data.

For qualitative data, responses from open-ended questions were analyzed using thematic analysis. This involved coding the data into themes and categories to identify recurring patterns and insights into Headteachers and Teachers' experiences and perspectives. NVivo software was employed to assist in organizing and synthesizing the textual data. Combining these methods allowed for a thorough evaluation of

both measurable practices and deeper, contextual understanding, ensuring a good analysis of the alignment between the grant-aided secondary school and the public Secondary Schools in Ndola District of the Copperbelt of Zambia.

Ethical Consideration

Ethical consideration in research is a set of principles that guide your research designs and practices. These principles include voluntary participation, informed consent, anonymity, and confidentiality. Ethical considerations were central to this study to ensure the integrity and welfare of participants.

PRESENTATION OF FINDINGS

Financial Challenges Faced by Grant-Aided and Public Schools

Funding Sources

It was established that public secondary schools rely heavily on government allocations under the Ministry of Education, according to the Ministry of Education's Annual Report (2022), 100% of funding for public schools comes directly from government disbursements MOE, 2022). Grant-aided secondary schools receive funding from church-affiliated organizations, private donors, and government support. A financial report from Fatima Girls (2023) revealed that only 100% of their funding comes from government allocations, and also receive funds from external donors.

Disbursement Amounts

The total funding received over the two-year period (2022–2024) was calculated for each school type. Below is a summary:

Table 1.1

School Name	Funding Source	Total Funding (ZMW)
Masala Secondary School	Government	7,500,000
Lubuto Secondary School	Government	8,000,000
St. Andrews Secondary School	Government, Donors	6,200,000
Fatima Girls Secondary School	Government, Donors	6,800,000

(Research data, 2024)

The data shows that public schools received relatively higher government support compared to grant-aided schools, which rely on multiple funding sources. This discrepancy aligns with previous findings on funding allocation disparities (Chanda, 2021)

Timing of Disbursements

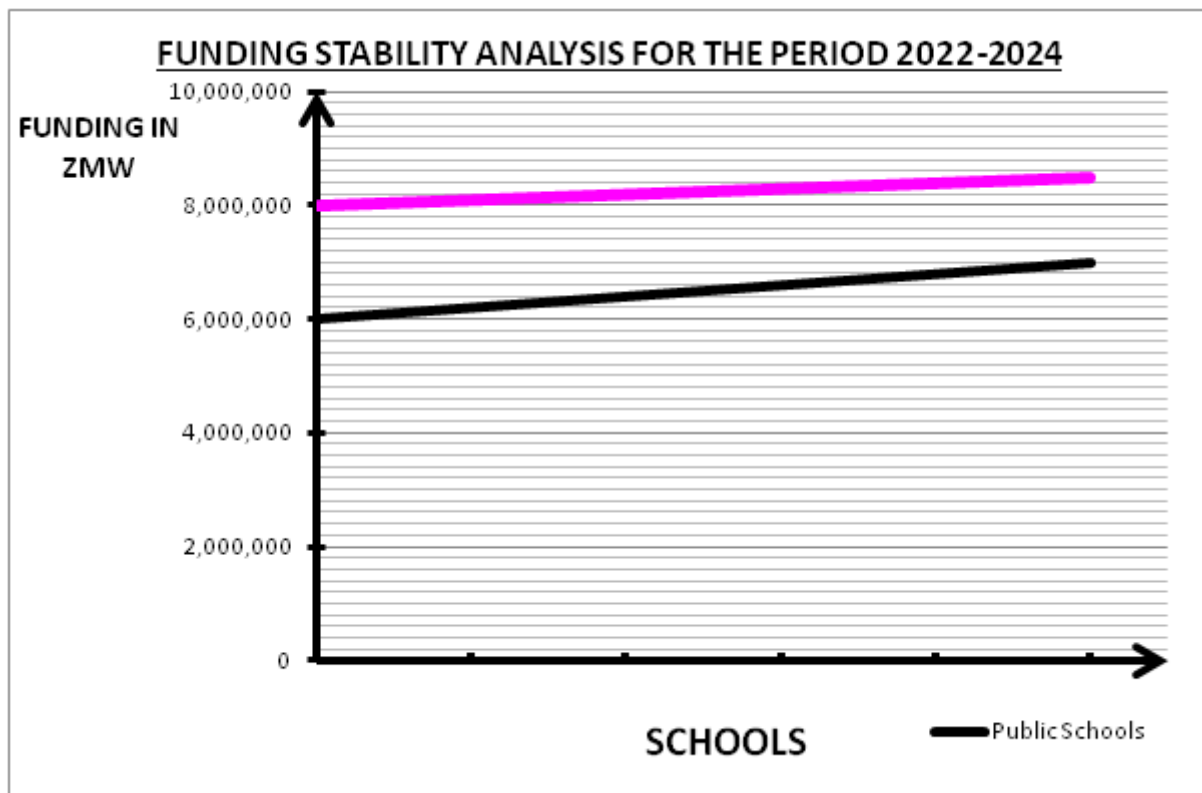
An analysis of the timing of fund disbursements revealed significant delays, particularly for grant-aided schools and public secondary school. Records from the DEBS office indicated that scheduled disbursement dates for public schools and grant-aided secondary schools were 1st quarter 2 week of January, 2nd quarter 3 week of April, 3rd quarter 2 week of August and the 4 quarter 2 week of October.

Funding Stability Analysis

To measure the funding stability, the total funding received by each school type (public vs. grant-aided) over the two-year period was calculated. The variability of funding disbursements was then assessed using standard

deviation and coefficient of variation. The following line graph presents the total funding received by both public and grant-aided schools over the two-year period.

Figure 1: FUNDING STABILITY ANALYSIS FOR THE PERIOD 2022-2024



(Research data 2024)

Here the line graph is representing the total funding received by public and grant-aided schools in Ndola District over the two academic years (2022-2023 and 2023-2024). It clearly illustrates the differences in funding patterns between the two school types. Public schools show a more consistent funding pattern, while grant-aided schools exhibit variability.

To further analyze the funding stability, the standard deviation and coefficient of variation were calculated for each school type:

Table 2: Funding Deviation and Variation for the period 2022-2024

School Type	Standard Deviation	Coefficient of Variation
Public Schools	2,500,000 ZMW	0.23
Grant-Aided Schools	3,800,000 ZMW	0.42

(Research data 2024)

As seen in the table, the grant-aided schools exhibited higher variability in their funding disbursements, indicated by both a higher standard deviation and a higher coefficient of variation. This suggests that grant-aided schools faced more instability in their funding compared to public schools.

Delays in Disbursements Analysis

Delays in funding disbursements were another significant factor affecting the financial challenges faced by both types of schools. The scheduled disbursement dates were compared with the actual dates when funds

were received to calculate the average delay. The finding showed that both public and grant -aided were receiving grant on the same days. The findings suggest that grant-aided schools and public secondary both face challenges in disbursement of funds. Most funds in the 4th and 1st quarter are delayed by the government.

The head teacher of the schools was interviewed to provide insights into the financial challenges faced by grant-aided schools and public secondary schools in Ndola District. They explained that the schools are grappling with significant financial constraints, which have a negative impact on their operations, teacher morale, and student outcomes.

Several key themes were identified in the discussions:

Insufficient funding and inconsistencies

One of the challenges that most secondary schools are facing in Ndola District is insufficient funding and inconsistency.

Participant A1, a school headteacher from school A, observed that:

Funding is insufficient and inconsistency making it difficult to plan for the School activities. Headteacher pointed out that insufficient funding is a major issue, with schools often facing delayed and inadequate funding (interview, 2024).

Through interview it was revealed that schools face financial challenges when funding is insufficient and inconsistency this limits their ability to purchase necessary resources and implement vital programs for the schools.

One of the challenges that most secondary schools are facing is the bureaucratic and red tape.

On the other hand, Participant B3, a school head teacher from school B, noted that:

The bureaucratic hurdles, explaining that red tape and stringent regulations hinder financial decision-making and obstruct the implementation of innovative solution. (interview, 2024).

Through interview it was revealed that there is too much red tape in government for instance when the school wants to purchase an item for more than k50 000. The school needs to write to the provincial education officer to get permission to purchase that item. This process can take time.

Participant B4, a school head teacher from school B added that:

When it comes to funding disparities there are not been much noticeable difference from a distance except for the catholic managed schools (interview, 2024).

Through interview it was revealed that the funding disparities are less visible, but schools managed by specific entities (e.g. catholic schools) stand out for their financial stability. There is a clear disparity in funding between grant-aided and public schools. Grant -aided schools have more access to financial resources, including contributions from the church or the community, which gives them an advantage over public schools in terms of financial sustainability.

District Education Board Secretary responses on the view about financial challenges faced by grant-aided and public secondary schools in Ndola District, Zambia. The participant was asked to describe the main financial challenges that secondary schools in Ndola District encounter.

One officer from the District Education Board Secretary had this to say:

I will be very honest with you secondary schools in Ndola District receive inadequate funds to meet the planned budgets for the schools (interview, 2024).

Through interview it was revealed that the secondary schools in Ndola District do not receive a lot of funds to run the activities for the schools. The secondary schools struggle with poor funding, which is not enough to sustain the various demands of the school.

Addition, the officer from Ndola District Education Board Secretary mention/ed that:

Financial challenges impact negatively as the planned budgets and other activities are affected (interview ,2024).

Through interview it was revealed that secondary schools in Ndola District prepare the annual budget which are presented and approved from the Provincial Education Office. Whenever, the funds are not sent on time or schools receive reduced funds the school's budgets will be affected.

The teachers were interviewed to provide a narrative description of the current state of financial challenges in grant-aided and public secondary schools in Ndola District. One of the challenges that most secondary schools are facing in Ndola District is insufficient funding and inconsistency.

Participant 2A, a school teacher from school A, mentioned that:

Government funding is consistent and insufficient

The response indicates a distinction between grant-aided and public schools, with grant-aided schools having more flexibility in sourcing funds from church or parents. In contrast, public schools are primarily reliant on government funding, which is consistent and insufficient, posing challenges to financial sustainability.

In addition, Participant 10 B, a teacher from school B explained that:

Schools frequently face delayed and insufficient funding, which severely hampers operations and the ability to acquire resources (Interview, 2024).

Through interview it was revealed that when the schools face delays or insufficient funding it affects the running of the school for instance water and electricity bills are not paid in good time. When asked about how funding disparities between grant-aided and public schools affect, financial sustainability and educational outcomes?

Participant 10 B, a teacher from school B explained that:

The disparities between grant-aided and public school exacerbated financial sustainability challenges (interview ,2024).

One of the challenges that most secondary schools are facing is insufficient text books

Participant 1 B, a pupil from school B, mentioned that:

Textbooks and classroom materials are insufficient at this school (focus group,2024)

Through a focus group it was revealed that the impact on financial constraints on the insufficient material such as textbooks, affects the ability to deliver interactive or effective lesson.

In addition, Participant 1 B, a pupil from school B, mentioned that:

We are too many in the class rooms and the building are poorly maintain (Focus group,2024).

Through focus group it was revealed that the overcrowding and deteriorating infrastructure further exacerbate the learning challenges by creating uncomfortable and less conducive environment. The overcrowded classrooms make it difficult for teachers to provide individual attention, especially to slower learners.

Another Participant 12 A, a pupil from school A, mentioned that:

Financial constraints disrupted co-curricular activities, such as sports, as there was no funding for transportation and meals (Focus group. 2024).

Through focus group it was revealed that when the schools do not have enough funds it can be difficult to send the pupils for curricular activities outside the school, this might cause stress and anxiety among the pupils. Financial constraints not only affect academic activities but also curtail opportunities for holistic development through sports and co-curricular activities. These restrictions limit students' exposure to teamwork, physical exercise and competitive experiences.

DISCUSSION

The findings reveal significant financial disparities between grant-aided and public secondary schools. While both rely heavily on government funding, grant-aided schools often face greater instability due to fluctuating external donations. Public schools, on the other hand, struggle with delayed disbursements and bureaucratic inefficiencies. This aligns with global literature indicating that financial resource constraints hinder effective planning and operations in educational institutions (UNESCO, 2019). The African context, as highlighted by the African Development Bank (2021), reflects similar challenges, particularly in rural areas where public schools are disproportionately underfunded. In Zambia, as evidenced in this study, grant-aided schools depend on donor goodwill, while public schools are hindered by rigid governmental procedures.

The operational inefficiencies resulting from financial constraints in both school types impede their ability to maintain infrastructure, retain qualified teachers, and procure essential learning materials. Teachers in grant-aided schools may benefit from better working conditions, including smaller class sizes, well-equipped facilities, and more supportive environments (Stromquist, 2021). Additional resources and funding streams contribute to improved working conditions and job satisfaction among educators (Bruns et al., 2020). Public school teachers may face larger class sizes, outdated facilities, and limited resources, leading to higher levels of stress and burnout (UNESCO, 2021). Poor working conditions can impact teacher morale and retention rates, affecting the overall quality of education (Bruns et al., 2022). The findings revealed significant challenges in infrastructure and resources for public schools. Classrooms are overcrowded, laboratories are poorly equipped, and there were shortage of textbooks and laboratory equipment. This overcrowding impacts the quality of education and the ability of teachers to effectively manage their classes.

The majority of schools under study showed that the condition of the infrastructures was general poor and lacked proper maintenance. Ochenje (2008) had the same view, that most schools did not have adequate classrooms to accommodate the large number of pupils enrolled under free education. Oates, (2014) noted that overtime a major backlog of infrastructure provision and shortage of permanent classrooms was particularly due to poor conditions, lack of investment capital, poor construction standards and inadequate maintains in contrast, grant-aided schools generally have better infrastructure and resources. Classrooms are modern and well-equipped, laboratories are fully functional, and there is an adequate supply of textbooks and laboratory equipment. The modern classrooms and well-equipped laboratories make a significant difference in how teaching is done and how students learn. The availability of resources ensures a more conducive learning environment.

Financial dependency patterns in grant-aided versus public schools, including how external funding affects operational stability and planning.

Financial dependency patterns reveal stark contrasts between grant-aided and public secondary schools in Ndola District. Public schools rely predominantly on government funding, which is often insufficient to meet operational needs, particularly following the implementation of the free education policy. This policy increased student enrollment without corresponding investments in infrastructure, leading to overcrowding and a lack of essential resources like classrooms and teaching materials. Due to the demographic growth and

other socioeconomic constraints, the Zambian government like many other African governments have been unable to adequately develop Secondary school education. Ntalasha (2018). Those funded are in better position to run the schools, but public ones not funded have difficulties which affect the education quality, illustrating the difference in the two problems solving.

UNESCO and World Bank (2021) report found that Grant-aided Schools institutions heavily rely on external funding sources such as government grants, charitable donations, and affiliated organizations, like churches or NGOs. Such dependence often leads to operational vulnerabilities when these sources fluctuate. The reliance on donor priorities sometimes limits the schools' ability to maintain autonomy in decision-making, especially in periods of economic or political instability (UNESCO, 2021; World Bank, 2020). Additionally, inconsistent funding impacts infrastructure maintenance, program continuity, and resource availability (Ministry of Education Zambia, 2021).

The findings align with Resource Dependency Theory, which suggests that organizations reliant on external resources are constrained by the availability and stability of those resources. Grant-aided schools, while receiving additional funding, demonstrate a dependence on external donors whose contributions can be unpredictable. This reliance makes schools vulnerable to funding volatility, which can disrupt operational planning and the ability to maintain educational standards. For instance, delays caused by donor uncertainty or bureaucratic regulations hinder the effective allocation of resources, exacerbating operational inefficiencies ("auditors are on their necks, leaving schools in a depressing financial environment").

Public schools face a different but equally restrictive form of dependency. Their reliance on government funding, which is often inadequate, leaves them unable to meet increasing demands brought on by the free education policy. This dependency perpetuates a cycle of resource scarcity, as limited budgets are stretched thin across growing student populations ("less funds availability, the free education policy brought overcrowding with no infrastructure").

Examination of Institutional and Policy Impacts on Funding Efficiency and Resource Allocation

Government policies and institutional frameworks have a profound impact on the efficiency of funding and resource allocation within public and grant-aided schools. In Zambia, the free education policy has significantly increased student enrollment but has not been accompanied by proportional investments in infrastructure or teaching resources. This policy's implementation has led to overcrowded classrooms and insufficient facilities, particularly in public schools, highlighting a misalignment between policy objectives and resource allocation strategies.

Bureaucratic red tape exacerbates inefficiencies by delaying the release of funds and hindering income-generating initiatives in schools. Public schools face stringent financial regulations that limit their ability to address budget shortfalls independently, whereas grant-aided schools, though somewhat insulated by external funding from sources like churches, still grapple with administrative and regulatory hurdles. Omukoba (2010) contends that secondary schools have the potential to mobilize finance to help to mobilize finance to help support teaching and learning activities.

Hence, institutionalization of fundraising ventures in schools is increasing to financial mobilization strategies is the best way to go to alleviate supply of finances which has become rampart in most public school. Public schools are highly dependent on centralized funding and are restricted in their financial autonomy, reflecting coercive pressures from government policies. These pressures prevent schools from adopting innovative, context-specific financial strategies, such as operating income-generating projects or forming local partnerships.²

Grant-aided schools, while more adaptable due to additional funding from external sources, also face normative pressures to conform to national educational policies. Their dependence on external donors introduces funding volatility, which can disrupt long-term planning and operational stability. For example, a

sudden reduction in donor contributions can strain their ability to maintain educational quality, much like public school's struggle with delayed or incomplete government disbursements. In the context of Ndola District, public schools face severe resource limitations that impact their ability to meet educational objectives.

Based on the findings and theoretical analysis, it is evident that both public and grant-aided schools in Ndola District face significant financial constraints that hinder their operational efficiency, educational quality, and long-term sustainability. These challenges are compounded by bureaucratic inefficiencies, delayed fund disbursements, infrastructure, and limited financial management capacity among school administrators. The financial disparity between public and grant-aided schools also exacerbates educational inequality, as schools reliant on government funding struggle to meet basic infrastructure and operational needs, while grant-aided institutions benefit from additional resources.

CONCLUSION

Comparative Financial Challenges Both grant-aided and public schools face significant financial constraints, with grant-aided schools experiencing funding instability and public schools grappling with bureaucratic delays. The findings highlight the need for policy reforms to improve financial stability and accountability in both school types. **Theoretical Contribution:** This study validates the relevance of the Resource Dependency Theory and Institutional Theory in understanding educational finance challenges in developing contexts.

RECOMMENDATIONS

The recommendations are designed to be practical and implementable, addressing systemic challenges while allowing for contextual adaptations:

This study found that delays in budget releases particularly in secondary education hamper schools' ability to procure necessary teaching materials, maintain infrastructure, and carry out administrative tasks efficiently. It is recommended that funds should be disbursed on time to avoid delays in future. This was based in the finding that there are delays in the budget and funds release by the government.

There is need to increase government allocations to schools in order to address the pressing issue of overcrowded classrooms and poor facilities. This was based on the finding that classrooms are overcrowded and have poor facilities. It is recommended that the government should increase allocation so that more classrooms are built to reduce overcrowding in classrooms.

Schools should be encouraged to adopt more efficient financial practices, such as prioritizing spending on teaching resources and student services while cutting unnecessary administrative costs. This resulted from the finding which reviewed that schools do not spending on the teaching resources and student service.

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