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Enhancing Financial Management in Secondary Schools through a Participatory Intervention

Stephen Njini[1*], Hungwe Elda[2]

[1, 2] Department of Humanities Business Development and Arts Education, Midlands State University, Gweru, Zimbabwe
Email: stephennjin@gmail.com

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Abstract

This study aims to address financial management challenges in secondary schools by adopting a social work–oriented, participatory intervention approach. Previous studies have primarily focused on identifying governance issues such as weak accountability, limited financial literacy, and inadequate policy adherence, with limited emphasis on practical, stakeholder-driven solutions. This study employed a Participatory Action Research (PAR) design consisting of three phases: needs assessment, intervention, and evaluation. Data were collected through questionnaires, interviews, and document analysis involving school heads, teachers, School Development Committee (SDC) members, and education officials. The findings from the baseline assessment revealed significant gaps in financial governance, including poor record-keeping, lack of training, and weak institutional structures. Following the implementation of a capacity-building intervention—comprising workshops, mentoring, and participatory discussions—participants demonstrated improved financial management knowledge, enhanced governance practices, and increased stakeholder engagement. The novelty of this study lies in integrating social work principles, particularly empowerment and participation, into educational financial governance. The study implies that sustainable improvements require not only technical training but also inclusive, context-sensitive interventions that strengthen both individual capacity and institutional systems.

Keywords: Capacity Building, Financial Management, Governance, School Development Committees, Secondary Schools

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INTRODUCTION

Effective financial management in secondary schools is fundamental to ensuring transparency, accountability, and the sustainable delivery of quality education. In many developing-country contexts, however, schools continue to face persistent challenges related to financial mismanagement, weak governance structures, and limited institutional capacity. These challenges are often associated with inadequate financial expertise, weak compliance with policy guidelines, and insufficient stakeholder involvement in financial decision-making processes

(Zhuwau & Shumba, 2018; Ezeh & Ogara, 2020). Furthermore, structural constraints such as insufficient funding and delayed disbursement of funds, along with occasional limitations in financial planning, exacerbate financial management challenges in schools (Solis, 2025).

In Zimbabwe, School Development Committees (SDCs) play a central role in overseeing school financial management and governance. Despite their importance, evidence suggests that many SDC members lack the necessary financial literacy, technical expertise, and institutional support to effectively perform their roles (Nyakanyanga, 2019; Ngwenya & Maushe, 2017; Nyandoro et al., 2013). In addition, inadequate financial management skills and limited access to effective capacity-building initiatives continue to constrain stakeholders' ability to fulfil their governance responsibilities (Dibete & Potokri, 2018; Njau et al., 2022). Previous studies have also highlighted systemic issues such as inconsistent auditing practices, lack of adherence to financial policies, and weak accountability mechanisms, which contribute to ineffective financial governance in schools (Zhuwau & Shumba, 2018; Dibete & Potokri, 2021; Ezeh & Ogara, 2020).

Beyond structural and technical limitations, financial management challenges in schools are influenced by broader social and contextual factors. These include low levels of financial literacy among stakeholders, limited access to training opportunities, and constraints in stakeholder participation in governance processes (Connolly et al., 2017; Myende et al., 2020). Organisational dynamics, including internal politics and competing interests among stakeholders, can further complicate financial decision-making processes and weaken governance structures (Arain & Fakir, 2023). In addition, weak collaboration among stakeholders and limited clarity of roles within governance structures often reduce the effectiveness of financial oversight and decision-making processes (Ngwenya & Maushe, 2017; Nyandoro et al., 2013).

Previous research has proposed several strategies to improve financial management in schools, including strengthening auditing systems, improving compliance with financial regulations, and providing capacity-building programs for school stakeholders (Sipahioglu, 2023; Zhuwau & Shumba, 2018; Dibete & Potokri, 2021). However, these approaches have largely remained descriptive and prescriptive, focusing on identifying challenges rather than implementing practical, context-based solutions. Moreover, some capacity-building programs have been found to be limited in effectiveness due to their short duration and lack of contextual relevance (Njau et al., 2022). As a result, there is a limited body of research that demonstrates how participatory and practice-oriented interventions can effectively address financial management challenges in school settings (Myende et al., 2020; Sharma, 2020).

From a social work perspective, financial management challenges in schools can be understood as complex issues that involve not only technical deficiencies but also social, institutional, and relational dynamics. Social work emphasizes empowerment, stakeholder participation, and capacity building as key strategies for addressing such challenges and promoting sustainable institutional change (Sharma, 2020; Myende et al., 2020). In the context of school financial governance, this involves actively engaging SDC members, school leaders, and community stakeholders in collaborative processes to strengthen their knowledge, skills, and decision-making capacities (Connolly et al., 2017; Myende et al., 2020).

This study offers a novel contribution by applying a participatory, social work–oriented intervention approach to strengthen financial management practices and governance structures in secondary schools. Unlike previous studies that primarily focus on identifying challenges or recommending policy measures, this study emphasizes the implementation of capacity-building interventions that actively involve stakeholders in problem-solving and decision-making processes. By integrating needs assessment, intervention, and evaluation, this study moves beyond diagnosis toward actionable and sustainable solutions.

Specifically, this study aims to: (1) assess the financial management challenges faced by secondary schools; (2) design and implement a participatory capacity-building intervention for key stakeholders; and (3) evaluate the effectiveness of the intervention in improving financial management practices and governance structures. The study is guided by the following research questions: (1) What financial management challenges are faced by secondary schools? (2) How can participatory interventions improve financial governance among school stakeholders? and (3) To what extent does the intervention enhance stakeholders' capacity and financial management practices?

The remainder of this article is structured as follows: the next section presents the methodology, followed by the results and discussion, and concludes with key implications and recommendations for practice and future research.

METHODS

This study adopted a participatory intervention approach grounded in social work principles, focusing on empowerment, collaboration, and capacity building to improve financial management practices in secondary schools. The intervention was designed and implemented through a structured, multi-phase process consisting of needs assessment, capacity-building activities, and evaluation.

Intervention Design

The intervention was developed using a Participatory Action Research (PAR) framework, emphasizing active stakeholder involvement in identifying problems, designing solutions, and reflecting on outcomes. This approach ensured that the activities were contextually relevant and responsive to the actual needs of the participants. The intervention was carried out in three main phases: needs assessment, capacity-building intervention, and evaluation and reflection.

- Needs Assessment Phase

  The needs assessment aimed to identify key challenges in financial management and governance practices. This phase involved direct engagement with participants through:

  - structured questionnaires,
  - document review of financial records and policies, and
  - informal and in-depth discussions.

  In addition, observations were conducted during interactions with participants to capture real practices and contextual challenges. This phase provided baseline information on issues such as limited financial literacy, weak compliance with policies, poor record-keeping practices, and governance constraints. The findings from this phase were used as the basis for designing relevant and targeted intervention activities.

- Capacity-Building Intervention

  Based on the identified needs, a participatory capacity-building program was designed and implemented. The intervention focused on strengthening both individual competencies and institutional practices through practical and collaborative learning activities. The main activities included:

  - Interactive workshops on financial management practices, including budgeting, cashbook management, procurement procedures, and financial reporting
  - Training sessions on governance and accountability, emphasizing roles, responsibilities, and compliance with policy frameworks
  - Guided interpretation of financial documents, aimed at simplifying technical language and improving accessibility
  - Peer learning and group discussions, allowing participants to share experiences and co-develop solutions
  - Hands-on exercises and mentoring, enabling participants to apply newly acquired knowledge in real or simulated financial management tasks

  The intervention was delivered through a series of structured sessions, encouraging active participation, dialogue, and reflection among stakeholders. This participatory approach enhanced engagement, ownership, and relevance of the learning process.

- Evaluation and Reflection

  The evaluation phase focused on assessing changes in participants' knowledge, practices, and engagement following the intervention. Evaluation data were collected through:

  - participant feedback questionnaires,
  - follow-up discussions and interviews, and
  - review of financial documents and records after the intervention

  The evaluation emphasized practical changes, such as improvements in record-keeping, adherence to financial procedures, and stakeholder involvement in financial decision-making. A combination of descriptive analysis and thematic interpretation was used to identify key patterns and outcomes. In addition, reflections from participants were incorporated to capture their experiences and perceived benefits of the intervention.

  Quantitative data from questionnaires were analyzed using simple descriptive statistics to summarize participants' responses, while qualitative data from interviews and discussions were analyzed thematically to identify key patterns, experiences, and changes following the intervention.

Study Context and Participants

The intervention was conducted in selected secondary schools in Zimbabwe, involving key stakeholders responsible for financial management. Participants included school heads, deputy heads, senior teachers, members of School Development Committees (SDCs), and district education officials.

Participants were selected purposively based on their roles and responsibilities in school financial governance. This ensured that the intervention directly targeted individuals actively involved in financial decision-making and management processes.

Ethical Considerations

Ethical principles were upheld throughout the intervention process. Participants were informed about the purpose of the study, and their voluntary participation was ensured through informed consent. Confidentiality and anonymity were maintained, and participants were free to withdraw at any stage without any consequences.

RESULTS AND DISCUSSION

This section presents the findings from the needs assessment (baseline condition) and the outcomes of the participatory intervention. The discussion integrates both phases to demonstrate how the intervention contributed to improvements in financial management practices and governance in secondary schools.

Baseline Financial Management Challenges (Needs Assessment Phase)

The initial findings revealed significant financial management and governance challenges across the participating schools.

Table 1. Financial Management Challenges in Secondary Schools

Indicators	N	Minimum	Maximum	Mean	Std. Deviation
Schools lack appropriate human expertise on school financial management.	61	1	5	2.85	1.340
Internal auditors are not consistent in reviewing compliance of schools with the regulations.	61	1	5	2.82	1.118
Schools do not adhere to policy guidelines on financial management	61	1	5	2.36	1.065
Schools do not have a clear policy framework on financial management	61	1	5	2.15	1.030
Financial management in the schools is affected by individuals in school management committees with different motives	61	1	5	2.70	1.269

School financial management is affected by conflicts in the schools	60	1	5	2.77	1.047
Lack of framework on structure of an annual budget	61	1	5	2.74	1.153
Schools financial management is affected by lack of knowledge to draw an annual procurement plan	61	1	5	2.79	1.185
Schools financial management is affected by lack of knowledge to draw an individual procurement plan	61	1	5	2.77	1.146
Schools face challenges in maintaining an asset register	61	1	5	2.84	1.319
Schools face challenges in maintaining a stock control register	61	1	5	2.89	1.212
Some of the schools' operations are run on debt.	61	1	5	3.18	1.176
Schools experience unbudgeted expenditure	61	1	5	3.44	1.148
Schools experience fruitless expenditure	61	1	5	2.64	1.096
Schools experience wasteful expenditure	61	1	5	2.43	1.040

The baseline data indicated that schools faced multiple constraints, including lack of financial expertise, inconsistent auditing practices, weak adherence to policy guidelines, and inadequate financial planning structures. In addition, document analysis and interviews revealed systemic governance issues such as failure to prepare financial statements, absence of Annual General Meetings, and limited oversight by relevant authorities.

Inadequate Financial Governance and Accountability

The findings revealed that most schools did not conduct Annual General Meetings regularly and failed to prepare audited financial statements. Financial reports were not consistently shared with stakeholders, resulting in limited transparency and accountability in financial management processes. In several cases, school authorities managed funds without adequate oversight from the School Development Committees (SDCs), thereby weakening financial control mechanisms. Furthermore, deficiencies in governance structures were evident, particularly the absence of SDC constitutions and functional subcommittees.

Deficiencies in Governance Frameworks and Structures

The study found that many schools lacked formal governance frameworks, including the absence of SDC constitutions and clearly defined roles and responsibilities. Subcommittees responsible for financial oversight were either non-functional or entirely absent, limiting internal accountability and weakening institutional control systems. Accounting irregularities were also prevalent, including failure to maintain proper financial records, use of funds prior to banking, and non-compliance with financial procedures.

Accounting Irregularities

Accounting irregularities were evident across several schools, including failure to maintain proper financial records, use of funds prior to banking, and non-compliance with established financial procedures. These practices compromised the reliability of financial information and increased the risk of financial mismanagement.

Factors Contributing to Financial Management Challenges

The needs assessment further identified underlying factors contributing to these challenges, particularly human resource capacity gaps, governance issues, and resource constraints.

Human Resource Capacity Gaps

The study revealed that many SDC members and school personnel lacked formal training in financial management. Limited financial literacy and insufficient technical skills hindered their ability to manage school finances effectively, particularly in areas such as budgeting, record-keeping, and financial reporting. Ethical and governance challenges, including nepotism, corruption, and conflicting interests, were also identified. These capacity gaps are further supported by studies indicating that inadequate financial management skills and limited access to structured capacity-building programs significantly hinder stakeholders' ability to effectively manage school finances (Dibete & Potokri, 2018; Njau et al., 2022).

Ethical, Governance, and Leadership Challenges

The findings highlighted ethical and governance challenges, including instances of nepotism, misuse of funds, and conflicts of interest among stakeholders. Weak leadership and lack of enforcement of financial regulations further contributed to ineffective governance. In addition, organisational dynamics and internal politics among stakeholders can intensify governance challenges and negatively influence financial decision-making processes (Arain & Fakir, 2023).

Resource Constraints and Linguistic Barriers

Resource constraints, including limited financial resources and lack of access to training materials, were identified as significant barriers. Furthermore, complex financial documents written in technical language posed challenges for stakeholders with limited literacy, reducing their ability to fully participate in financial decision-making processes. The complexity of financial documents, often characterised by specialised terminology and complex linguistic structures, can limit stakeholders' understanding and participation in financial governance processes (Katterbauer & Moschetta, 2021).

Outcomes of the Participatory Intervention

Based on participant responses from questionnaires and interviews, several positive changes were observed in participants' knowledge, practices, and institutional processes following the implementation of the capacity-building intervention. Participants demonstrated improved understanding of key financial management concepts, including budgeting, cashbook maintenance, and procurement procedures, as reflected in their ability to accurately prepare basic financial documents such as cashbooks and simple budget plans during post-intervention exercises. Post-intervention responses indicated increased confidence among SDC members in handling financial records and participating in decision-making processes, which was evident in their more active involvement in financial discussions and their willingness to take responsibility for record-keeping tasks.

There was evidence of improved governance practices, including more consistent adherence to financial procedures, improved documentation of financial transactions, and clearer accountability mechanisms, such as assigning specific financial roles to SDC members and maintaining written financial records. Some schools initiated concrete steps toward strengthening governance structures, such as beginning the development of SDC constitutions and conducting more regular committee meetings to discuss financial matters. Participants also reported improved attitudes toward financial management, demonstrated by a stronger commitment to transparency and accountability, such as openly sharing financial reports during meetings and increasing collaboration among stakeholders in financial decision-making processes.

Through hands-on exercises and mentoring, participants were able to apply newly acquired skills in real or simulated contexts, including practicing the preparation of financial records and applying basic budgeting procedures during guided activities. This practical approach addressed gaps between theoretical knowledge and implementation identified during the baseline assessment. These improvements were further supported by document reviews, which indicated initial progress in the completeness of financial records and better compliance with basic financial procedures in several participating schools.

This study set out to address a critical gap identified in the introduction—namely, the limited emphasis on practice-based, participatory interventions in addressing financial management challenges in secondary schools. While previous studies have extensively documented issues such as weak governance, inadequate financial literacy, and poor accountability mechanisms (Ezeh & Ogara, 2020; Dibete & Potokri, 2021; Zhuwau & Shumba, 2018), they have largely remained descriptive and prescriptive in nature. The findings of this study extend this body of knowledge by demonstrating how a social work–oriented intervention can translate these insights into actionable change.

Consistent with the baseline findings, this study confirmed that financial management challenges in schools are not solely technical but are deeply embedded in social, institutional, and relational dynamics. As highlighted in the introduction, factors such as low literacy levels, limited stakeholder participation, and governance constraints significantly restrict effective engagement in financial processes (Connolly et al., 2017; Myende et al., 2020; Ngwenya & Maushe, 2017). The persistence of these issues in the needs assessment phase reinforces the argument that governance challenges must be understood as complex social problems, rather than merely administrative shortcomings. Similar challenges have also been identified in other contexts, where limited capacity, weak institutional structures, and unclear stakeholder roles continue to hinder effective financial management (Chinyoka & Mutambara, 2020; Munge et al., 2016; Nyakanyanga, 2019). This finding also aligns with studies indicating that the selection of School Development Committee members based on popularity rather than expertise can undermine effective financial governance (Tenha, 2022).

The intervention outcomes provide empirical support for the relevance of empowerment and capacity-building approaches, as emphasized in social work literature (Sharma, 2020; Myende et al., 2020). By actively involving stakeholders in participatory workshops and practical learning activities, the study facilitated not only knowledge acquisition but also increased confidence and agency among participants. This aligns with previous findings that capacity-building initiatives can significantly enhance stakeholders' ability to manage financial processes effectively when grounded in practical application (Muzenda, 2017; Okoye & Okorji, 2021; Nyandoro et al., 2013).

Moreover, the study responds directly to the identified gap regarding the lack of participatory implementation in existing strategies. Previous recommendations in the literature—such as training programs, auditing, and policy enforcement (Sipahioglu, 2023; Zhuwau & Shumba, 2018)—have often been implemented in a top-down manner, limiting their effectiveness. Strengthening auditing mechanisms is therefore critical, as regular and systematic auditing has been shown to reduce financial mismanagement and improve accountability in school financial systems (Hungwe & Mpofu, 2021). In contrast, the participatory approach adopted in this study enabled stakeholders to co-construct solutions, thereby enhancing ownership and sustainability of the intervention outcomes. This finding is consistent with earlier studies that highlight the importance of contextualized and inclusive approaches in strengthening governance practices (Dlomo et al., 2022; Dibete & Potokri, 2018; Ngwenya & Maushe, 2017).

Another important contribution of this study lies in addressing accessibility and comprehension barriers in financial management processes. The simplification and contextual interpretation of financial documents during the intervention significantly improved participants' understanding and engagement. This finding supports earlier research emphasizing that clarity and accessibility of financial information are critical for effective stakeholder participation and governance (Connolly et al., 2017; Nyandoro et al., 2013; Zhuwau & Shumba, 2018).

Furthermore, the observed improvements in governance practices—such as better documentation, increased adherence to procedures, and enhanced collaboration—demonstrate that institutional change can emerge from individual and collective capacity development. This reflects the dual focus of social work on both individual empowerment and systemic transformation and is consistent with findings that link improved governance outcomes to strengthened stakeholder roles, responsibilities, and oversight mechanisms (Ngwenya & Maushe, 2017; Nyakanyanga, 2019; Dibete & Potokri, 2021).

Importantly, the findings reinforce the argument that addressing financial management challenges requires moving beyond compliance-based approaches toward relational and participatory models of governance. By fostering dialogue, trust, and shared responsibility among stakeholders, the intervention contributed to reducing conflicts and improving coordination—issues that were identified as major challenges in the baseline findings. Similar patterns have been observed in previous studies, where collaborative engagement was found to enhance accountability, transparency, and institutional effectiveness (Lucky, 2025; Dlomo et al., 2022; Zhuwau & Shumba, 2018).

Overall, this study contributes to bridging the gap between research and practice by demonstrating how social work principles can be applied in educational governance contexts. It provides evidence that participatory, empowerment-based interventions are not only relevant but also effective in addressing complex institutional challenges in resource-constrained settings. These findings reaffirm the central argument presented in the introduction: that sustainable improvements in school financial management require integrated approaches that combine technical knowledge with social empowerment and community engagement.

CONCLUSION

This study addresses persistent financial management challenges in secondary schools by moving beyond descriptive analysis toward a social work–oriented, participatory intervention approach. Consistent with the issues identified in the introduction, the findings confirm that financial governance problems are not only technical but also shaped by social, institutional, and contextual barriers, including limited capacity, weak accountability, and unequal stakeholder participation. Through the implementation of a participatory capacity-building intervention grounded in empowerment and collaboration, the study demonstrates observable improvements in stakeholders' knowledge, practices, and engagement in financial management processes. These results highlight the importance of integrating technical training with inclusive, context-sensitive strategies that strengthen both individual competencies and institutional systems. Ultimately, the study contributes to bridging the gap between research and practice by showing that social work–informed approaches can effectively enhance educational governance and promote sustainable change in resource-constrained settings.

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