

# Financial Management and Accountability in Public Primary Schools a Study of Grant Utilization by Headteachers in Kalomo District

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## Abstract

This study examined financial management and accountability in public primary schools in Kalomo District, focusing on the use of grants provided through the Ministry of Finance. Using a qualitative case study design, data were collected from head teachers, deputy head teachers, and school accountants through interviews, discussions, and document reviews. The findings revealed ineffective management of school grants, misuse of funds outside approved budgets, and weak financial control systems, which reduced accountability and transparency. The study concluded that financial mismanagement remained a major challenge and recommended strengthening financial management and accountability systems to ensure proper utilization of school grants.

**Keywords:** Financial Management, Accountability, School Grants, Public Primary Schools, Financial Control Systems, Budget Utilization, Transparency, Public Finance, Kalomo District, Grant Management.

## 1. INTRODUCTION

### Background to the study

Public education financing in Zambia since independence has been shaped by strong state involvement and social justice principles rooted in the humanist philosophy of the United National Independence Party (UNIP) under the leadership of Dr. Kenneth Kaunda. In the post-independence period, education was regarded as a public good and a key driver of national development. This commitment was clearly articulated in the *Educational Reforms: Proposals and Recommendations* of 1977, in which the Government of the Republic of Zambia pledged to progressively allocate increasing resources to both capital and recurrent educational expenditures (Ministry of Education [MoE], 1977). The 1973 UNIP manifesto further reinforced this commitment by placing the responsibility for financing and providing free education largely on the state, with the aim of rapidly expanding access to education at all levels (Mwanakatwe, 1974; Nsama, 2008).

During the 1970s and early 1980s, Zambia demonstrated notable commitment to education financing. Kelly (1991) observed that between 1970 and 1985, the education sector accounted for an average of 5.1 per cent of Gross Domestic Product (GDP), with higher allocations recorded in the early years following independence. However, this trend was not sustained. Economic decline resulting from falling copper prices, rising debt, and macroeconomic instability significantly constrained government expenditure on social sectors, including education. By the late 1980s and 1990s, public spending on education had declined markedly, adversely affecting the quality, management, and accountability of school resources (Chaampita, 2010; World Bank, 2018).

The introduction of economic liberalisation policies under the Movement for Multi-Party Democracy (MMD) government in the 1990s brought changes to governance and public sector financing. While education remained a priority, the state increasingly adopted a

shared-cost approach, particularly at post-primary levels (Whitworth, 2013). Nevertheless, the government continued to shoulder the primary responsibility for financing basic education. Despite this, funding levels remained inadequate to meet rising enrolments driven by population growth and policy reforms aimed at expanding access (Kambwili, 2010; MoE, 2010).

The introduction of the Free Basic Education Policy in the early 2000s marked a significant turning point in Zambia's education system. While the policy successfully increased enrolment and completion rates at primary level, it also placed immense pressure on school resources and management systems (Majgaard & Mingat, 2012). To mitigate the effects of fee abolition and ensure continued school operations, the government introduced school grants as a central mechanism for financing public primary schools. These grants, disbursed through the Ministry of Finance, were intended to replace lost fee income, enhance equity, improve learning conditions, and strengthen school-level decision-making (MoE, 2008; Usher & Cervenak, 2005).

School grants are non-repayable public funds transferred directly to school accounts to support operational costs, teaching and learning materials, minor maintenance, and other priority needs. Beyond improving access, grants were also intended to promote decentralisation by increasing school autonomy and encouraging community participation in school management (MoGE, 1996; UNESCO, 2011). However, decentralisation also shifted significant financial responsibility to headteachers, making effective financial management and accountability at school level critical.

In recent years, particularly following the reintroduction of free education policies and expanded budgetary commitments after 2021, the government has continued to channel substantial resources to public primary schools through grants (MoE, 2022; Ministry of Finance, 2023). While these efforts demonstrate renewed political will, concerns persist regarding the management, utilisation, and accountability of these funds at school level. Studies and audit reports have increasingly pointed to challenges such as weak financial controls, limited managerial capacity, and deviations from approved budgets, raising questions about whether school grants are achieving their intended objectives (Office of the Auditor General, 2023; World Bank, 2024).

Against this background, effective financial management and accountability in public primary schools have become critical policy and practice issues in Zambia as of 2025. Understanding how headteachers manage and utilise school grants, and the extent to which financial control mechanisms are applied, is essential for strengthening transparency, improving service delivery, and safeguarding public resources. It is within this context that this study examines financial management and accountability in public primary schools, focusing on the utilisation of school grants by headteachers in Kalomo District.

### **Statement of the problem**

The general assumptions on the management and utilisation of school grants have continued to reveal the existence of misuse by those entrusted with financial management responsibilities (Office of the Auditor General, 2017). The overall research problem addressed in this study was the mismanagement of public funds by school managers, particularly head teachers. There have been continuous reports from concerned sections of society and the public regarding the misuse of public funds within public institutions, including schools (Office of the Auditor General, 2018; 2023). Therefore, this study examined how school grants were managed and utilised in selected public primary schools of Kalomo District.

### **Purpose of the study**

This research examined the management and utilization of school finances especially the grant given to schools through the MoF.

### **Research Objectives**

The objectives that this study sought to achieve were;

1. To establish how school grants were managed in Primary schools.
2. To assess whether school grants were spent on priority areas following a well-developed budget.

To ascertain whether internal and external financial controls were put in place to guide the usage of school grants.

### **Significance of the study**

This study was essential in that it sought to enhance the welfare of learners in public primary schools through improved financial management and accountable utilisation of school grants. Effective management of the allocated funds would help address key challenges faced by learners, such as inadequate teaching and learning resources including textbooks, teaching aids, desks, and limited school infrastructure. Proper utilisation of grants would contribute to creating a supportive learning environment that motivates learners and improves educational outcomes. The findings of the study would also inform improvements in monitoring and evaluation practices related to the utilisation of school grants at primary school level.

Furthermore, the study would contribute to the existing body of knowledge on educational finance, particularly in the area of financial management and accountability in public primary schools. Researchers and scholars would find the findings valuable as a reference for academic discourse and future research. The study's findings and recommendations may also serve as useful reference material for policymakers, education managers, and future researchers who may wish to conduct further studies related to financial management and accountability in the education sector.

### **Delimitation of the Study**

The study was conducted in selected Primary schools of Kalomo District of Southern Province of Zambia. The selected Primary Schools were targeted as a result of increased financial challenges experienced which may have resulted from mismanagement of grants by school authorities.

### **Operational definition of terms**

Management: The act or skill of controlling and making decisions on government financial resources. Utilization: To put government financial resources to use Primary School Education of grades 1-7.

Grants: are non-repayable funds given to schools by government. Financial Management: Planning, monitoring, organizing, and controlling of funds.

## **2. LITERATURE REVIEW**

### **Introduction**

This chapter introduced the study on management and utilization of grants in selected Primary schools of Kalomo District. The chapter reviewed local and international literature relevant to the study. Studies related to the management and utilization of grants were

reviewed so as to provide sufficient in-depth knowledge about the topic under study. It latter looked at the theoretical and conceptual underpinnings of the study.

### **World Perspectives**

Recent global research shows that education financing and accountability are essential for improving access and learning outcomes. The OECD's Education at a Glance 2025 report highlights that government expenditure on primary and lower Primary education remains a core part of public spending, and that transparent resource use and efficient budget management are strongly linked to better equity and quality in education systems worldwide (OECD, 2025).

Buckingham (2014) conducted a study in Australia on school funding and budgeting, finding that school funding accounted for a significant share of government expenditure and rose faster than enrolment growth. In that context, government policy shifted to needs-based models, such as the Student First Funding Model, which allocates funds based on socioeconomic and educational needs of students. Buckingham projected increases in expenditure as a percentage of GDP through to 2025, showing the long-term focus on funding equity and accountability.

The OECD (2013) study on improving the effectiveness of resource use in schools emphasized the importance of national audit systems to assess whether public resources are well used. It noted that comprehensive planning, transparency, and communication with parents and communities are critical for monitoring resource use, and that evidence from evaluation should inform further resource planning. These mechanisms increase transparency in school resource use and strengthen accountability across levels of the education system.

Studies in the United States have also highlighted challenges in financial communication. Willis (2010) found that stakeholders sometimes viewed finance officers as secretive, not because of unwillingness to share information, but due to the complexity of financial data. The research argued that financial information should be made accessible and understandable to build trust and ensure transparency in how funds, including school grants, are used in educational programmes. This emphasis on stakeholder understanding supports accountability and community engagement in resource use.

In the United Kingdom, the Office for Standards in Education (Ofsted, 2012) examined how targeted funding like Pupil Premium was spent, revealing that successful schools clearly defined spending priorities, involved governors in decisions, and monitored impact. By contrast, unsuccessful schools lacked clarity and evaluation, leading to poor resource use. The study underscores that monitoring and clear reporting systems enhance transparency and accountability in school financial management.

### **Continental Perspective**

On the African continent, the World Bank (2010) argued that innovative budgetary practices and institutional autonomy enhance public resource management and service delivery. Centralised systems can limit flexibility, making it difficult for schools to tailor funding to local needs. Research coordinated by UNESCO IIEP and UNICEF (2010–2012) on school grants in Eastern and Southern Africa contributed strategies for effective grant implementation, emphasising that clear accounting and reporting frameworks help ensure funds meet intended objectives.

Nyanyuki et al. (2012) examined financial practices in Kenyan public primary schools and found internal control systems satisfactory in recording transactions, although weaknesses emerged in issuing and storing materials. The study highlighted that accurate and reliable record-keeping improved transparency and accountability but noted inconsistencies between financial statements and underlying records, pointing to gaps in financial oversight.

Other African studies have illustrated how decentralized funding models can present both opportunities and challenges. Block funding models, such as those examined in university contexts, show potential for greater local autonomy but may also result in coordination challenges and misalignment of spending with institutional priorities. These findings are relevant to understanding how schools manage block grants and the systems required to support accountable use of funds.

Research on procurement reforms in Kenyan primary schools revealed that irregular committee structures and limited skills among members impeded effective expenditure management, demonstrating that technical capacity and governance structures are critical for transparent fund utilisation.

### **Regional Perspective**

In the Zambian context, education financing has been increasing but challenges around financial management and accountability persist. Budget data from 2023 to 2025 show that primary education continued to receive the largest share of the education budget, rising from K12.2 billion in 2023 to K15.5 billion in 2025, representing over half of the total education allocation (54.0%) in the 2025 budget. Primary education received 26.6% of the sector budget in 2025, reflecting continued prioritisation of basic education while highlighting resource constraints for sub-segments of the system (cabinet.gov.zm).

Despite increased nominal allocations, Zambia's share of the national budget going to education has fluctuated. In 2025, the sector was allocated approximately 14.5% of total government expenditure, below international benchmarks of 15–20% recommended for achieving inclusive education goals. Evidence suggests that while funding has increased in absolute terms, accountability and the effectiveness of expenditure remain areas of concern.

The Education 2024 Budget Brief indicates that primary education accounted for a majority of the education budget in 2024, with Primary education receiving a smaller share relative to primary, pointing to persistent allocation patterns that emphasise foundational education but also create pressure on resource management at school level.

Regional analyses also highlight that while nominal funding is increasing, the share of total public expenditure dedicated to education may be declining as broader fiscal pressures intensify. UNICEF and UN analyses of the 2026 national budget note that education's proportion of the total budget is projected to decline from 14.5% in 2025 to around 13.1% in 2026, even as nominal allocations rise, signalling ongoing fiscal challenges that impact accountability and resource prioritisation across education subsectors.

### **Institutional and Regulatory Framework for Management of Public Funds:**

The effective management and accountability of public funds in Zambia's education sector are governed by a set of legal and policy instruments designed to promote prudent financial practices, transparency, and compliance with national budgeting procedures. These frameworks guide school managers, headteachers, and accounting officers in administering school grants and other public financial resources in line with current public finance management principles. The key legislation and guidelines that informed this research include:

- **Public Finance Management Act, No. 1 of 2018 (as amended)** – This Act is the principal legislation governing public financial management in Zambia. It provides a comprehensive framework for budgeting, accounting, financial reporting, internal controls, and audit procedures for all public institutions, including schools. The Act emphasizes accountability, transparency, and sound financial stewardship of public resources across government ministries, departments, and institutions, including education.

- **Financial Management Guide for Schools (Revised Edition, 2023)** – This operational guide, issued by the Ministry of Education in collaboration with the Ministry of Finance, provides practical procedures and standards for school financial transactions, budgeting, grant utilisation, record keeping, and reporting for public Primary schools. It aims to strengthen school-level financial governance and support compliance with statutory requirements.
- **Public Procurement Act, No. 8 of 2011 (Updated 2022)** – This Act governs the procurement of goods, works, and services funded by public resources. It establishes competitive, transparent, and accountable procurement processes that all schools must follow when purchasing supplies and services using school grants. The Act also provides the roles and responsibilities of tender committees, procurement units, and oversight institutions.
- **Standards and Evaluation Guidelines for Schools (2020)** – These guidelines set standards for financial record keeping, reporting, auditing, and evaluation of school funds, including grants. They outline the roles of school finance committees, governing boards, and district education offices in ensuring compliance and periodic assessment of fund utilisation.
- **Financial Regulations of Zambia (Revised 2021)** – These internal financial regulations apply to all public entities and detail processes for authorising expenditures, handling public funds, preparing financial statements, and conducting internal audits. They supplement the Public Finance Management Act by providing procedures for day-to-day financial operations within institutions, including schools.
- **Education Act No. 23 of 2011 (as amended in 2022)** – While primarily governing the overall administration of education delivery in Zambia, this Act includes provisions on school governance, management structures, and the roles and responsibilities of headteachers and school boards in financial matters. It underscores the accountability of school leadership in managing public funds and resources.
- **Anti-Corruption and Economic Crimes Act, No. 3 of 2012 (Amended 2023)** – This Act establishes legal frameworks to prevent, detect, and punish corruption and misuse of public funds. It applies to public officials, including school managers, and strengthens mechanisms for reporting and investigating financial impropriety in the use of school grants.
- **Public Audit Act, No. 19 of 2018** – This legislation mandates the Office of the Auditor General to conduct independent audits of all public funds, including grants disbursed to schools. It requires audited institutions to prepare financial statements and submit them for external audit, fostering transparency and accountability in financial management at school and district levels.

Collectively, these laws and guidelines provide the institutional and regulatory framework within which public primary schools in Zambia must operate when managing and utilising school grants. They establish clear expectations for planning, budgeting, accounting, reporting, auditing, and procurement to ensure that public resources are used efficiently, effectively, and transparently. This framework informed the research's exploration of how headteachers in Kalomo District administer and account for school grants, and how compliance with these frameworks affects financial accountability at the school level.

### **Theoretical Framework**

#### **Quasi-Public Good Theory**

This study was guided by the Quasi-Public Goods Theory. Samuelson is usually credited as one of the economists to have great influence on the theory of quasi-public goods. In the study 'The Pure Theory of Public Expenditure', Samuelson defined a public good, as it was

referred to in the document 'collective consumption good' as a good which all individuals enjoy in common, and that an individual's consumption of such a good lead to no subtraction of another individual's consumption of the same good. The theory of quasi-public good as indicated by Samuelson (1954) postulated that pure public goods have two unique characteristics of non-excludability and non-rivalry in consumption. Simply defined, a public good is often a good that is both non-rivalrous and non-excludable in consumption. In this study, primary school education in selected Primary School was considered a public good of which government has the responsibility to provide the commodity.

Furthermore, public goods contrast with private goods because public goods are non-excludable and non-rivalrous in consumption while private goods are sold to those who can afford to pay the market price. Public goods can include fresh air, knowledge, and public infrastructure national security, education, common languages, flood control systems, light-houses and street lighting. The theory of quasi-public goods is derived from an economic perspective. However, it was used to guide the study. Demsetz (1970) stated that the opposite of a public good is a private good which does not possess the properties of non-rivalry and non-excludable. A loaf of bread, for example, is a private good; its owner can exclude others from using it. Zambia is a signatory to the 1990 Jomtien Conference, 2000 Dakar Conference and Millennium Development Goals (MDGs) that place huge emphasis on access and quality education provision. It is therefore imperative that the utilization of school grants do not prevent and exclude potential beneficiaries of Primary School learners.

The theory of quasi-public good realize that the market price excludes and is rivalry to some consumers. The World Bank (2001) stated that markets do not work well for the poor people because of the physical isolation and failure of private market. Therefore, it is the mandate of government to provide public policy to allocate sufficient funding, effective management and efficient utilization of school grants to primary schools is imperative. This would in turn increase access, enhance education quality and foster development thereby increasing opportunities for potential participants of primary school education. In the case of market failures, as a case in selected primary schools of Kalomo District where the private sector has not invested in Primary school education, citizens are left with only the state to provide Primary education services. Therefore, management and utilization of school grants should ensure that potential beneficiaries of Primary school education are not substituted or prevented from enjoying the commodity.

The public good property of non-rivalry ensures that the provision of the good for an individual entails a provision of the same good to another. Additionally, the property of non-rivalry underscores that inter-citizen consumption is mutually exclusive and that the consumption by one citizen of the public good should not affect the consumption level of any other citizen (McNutt, 1999). The non-rivalrous property holds that the use of a unit of the good by one consumer does not diminish the benefit from another consumer using the same unit of the good. In this vain, school grants in selected Primary Schools of Kalomo District should ensure that legible participants of primary school education consume the commodity without utilization of school grants at the institution substituting or preventing them (McNutt, 1999). It follows therefore, that the theory of quasi-public goods advocates for jointness in consumption of education. Non-rivalrous implies that the opportunity cost of the marginal user is zero. A radio broadcast is a good alternative example of non-rivalrous property of a public good. One person listening to the radio broadcast does not diminish the ability of another to benefit from the same broadcast and it stands that this research looked at Primary school education in selected primary schools in line with a radio broadcast. On the other hand, the non-excludability characteristic of a public good ensures that an individual cannot exclude another individual from securing the benefits of the public good.

Coase (1974) pointed out that the market is not the only mechanism through which goods and services are provided in a modern economy. Apart from Education, other practical examples of non-excludable goods are air and water (Samuelson, 1954). McNutt (1999) alluded that a light-house signal was classic example of a pure public good, where the provision is both non-rival and non-excludable. Primary education in this study is considered a public good as indicated in the Government Policy of 1977 with reassurance in the 1996 National Policy document on education that, it is the responsibility of government to provide education to all citizens at all education levels. Therefore, this study argues that allocation and utilization of school grants should be non-rivalry and non-excludable to the consumers of this education.

### **Conceptual frameworks of the study**

A conceptual framework was used to help focus on the variables in the study. The dependent variable of the study was; school grants in selected primary schools. The independent variables were; utilization of school grants in selected Primary schools. The variables were perceived to be the opportunities and challenges in selected Primary Schools which was bound to be met in the process of addressing issues to do with utilization of school grants.

Brains et al (2011) stated that a conceptual framework was an abstract representation of a study and attempts to connect and organize the research goals. The education sector for the past decades heavily invested in primary education which it perceived to possess huge potential to eradicate poverty and bring about national development at the expense of Primary education. However, recent efforts had witnessed increased financing to the sector (MoE, 2010). Nevertheless, in regard to spending, the impact of the increased government funding to primary education in selected Primary Schools of Kalomo District remained a mere pronouncement.

The government of Zambia was the main custodian in the financing of primary school education in Zambia. The government had continued to fulfill its obligation of funding primary schools. However, government funding in selected primary Schools of Kalomo District had not realized into positive learning and improved results. This study considered school grants in primary schools as the dependent variable while management and utilization of school grants as the independent variables. Adequate government allocation of school grants, and effective utilization in selected primary Schools of Kalomo District would make available sufficient funds for positive learning and improved results in schools.

### **Summary**

This chapter discussed the theory relevant to the study, described the conceptual framework and reviewed local and international literature relevant to the research. To remain focused literature on management and utilization of grants in Primary schools was reviewed. Furthermore, relevant literature on management and utilization of government funding was reviewed. Many studies revealed poor and inadequate funding to education and particular Primary school education.

Literature review on management indicated that there was little or no transparency in the management of public funds and that management of public funds was not autonomous and flexible due to government management procedures and policies engaged to manage government funds. Studies on utilization of school funds pointed to the fact that the use of funds lacked stakeholder participation, poor audit, lacked transparency and was secretive. The studies under review provided relevant information on management and utilization of school funds. However, most of the literature reviewed did not look at management and utilization of government funding in Primary schools as a combined entity but studied the two variables in isolation. Also there was no study that provided deeper knowledge of government funding for Primary school education in terms of management and utilization. There is therefore need for this study to be undertaken so that deeper knowledge could be

provided on how grants should be managed and utilized in selected primary schools of Kalomo District in Southern province of Zambia.

### 3. METHODOLOGY

#### Overview

The previous chapter reviewed local and international literature relevant to the study. The chapter also discussed the theoretical and conceptual underpinnings of the study. However, this chapter presents the methodology implored in the study to generate responses to the research questions of this study. That is, it outlines the research design, study population, study sample, sampling techniques, research instruments, data collection procedure, data analysis, validity and reliability, and ethical issues.

#### Research Design

A research design simply is a framework in which a research is executed to generate the desired information. Kombo and Tromp (2006: 70) stated that a research design can be thought of as the “structure of a research that show how all of the major parts of the research work together to try to address the central research questions”. A research design ensures that information collected answers the research questions precisely. Within this view, a research design can be interpreted as a conceptual structure, scheme or plan within which a research would be conducted (Gosh, 2008).

Kasonde (2013) further considers a research design as the glue that holds the research project together. There are a variety of research designs, but all the designs are classified as either qualitative, quantitative or mixed, that is a combination of the two. This study therefore, was guided by a case study research design of qualitative approach to research. Contemporary qualitative research recognizes that knowledge is constituted in large part by the manner in which it is communicated; either through speech, writing, dance, gestures or silence as such this study engaged a case study so as to generate knowledge from participants through speech and knowledge from written documents and many other forms (Taylor and Wallace, 2007). The case study research design is useful if the case is an extreme, unique or typical case (Barkely, 2006). The central feature of a case study research design is the investigation of one or more specific instances of something that comprise the cases in the study.

A case study research design can be defined as an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident (Yin, 2003). Kombo and Tromp (2006) on the other hand defined a case study as a study that seeks to describe a unit in detail, in context and holistically. A case study therefore, engage in in-depth study of a phenomenon. Cases are studied in their real-life context; understanding how the case influences and is influenced by its context is often of central interest to case study researchers. Case studies are naturally occurring in the sense that they are not manipulated (Yin, 2009). This ensures that the issue is not explored through one lens, but rather a variety of lenses which allows for multiple facets of the phenomenon to be revealed and understood (Bexter and Jack, 2008).

Therefore, due to the unique nature of this study, a case study design was more appropriate as it generate in-depth investigation of how school grants were managed and utilized in selected Primary schools of Kalomo District, and Zambia as a whole. Review of relevant literature revealed that qualitative researchers are concerned with understanding the topic from the participant perspective because it is related to the way they view the topic, their reality and ascribe meaning to their life. The qualitative approach of case study was engaged in this study because it allowed the researcher to concentrate on how the participants related the

topic by focusing on their written and spoken words, and it enabled the researcher to generate in-depth knowledge about management and utilization of school grants.

### **Target Population**

The population for this study involved, head teachers, deputy head teachers, and accountants, who were also signatories of the school accounts and key members of the finance committee (MoGE Financial Guide, 2018). Macnee and McCabe (2008) stated that population of the study are all individuals the researcher is interested in and with specific common characteristics. The categories of this sample were selected because the researcher believed that they were reliable in giving information sought in the study.

### **Study Sample**

In order to obtain in-depth information to precisely answer the research questions, the researcher carefully selected a smaller sample (Teddies and Yu, 2007). A study sample therefore, can be understood to be a strategically and systematically identified group of people or events that meet the criterion of representativeness for a particular study. Alternatively, it can mean a subset of the population taken to be a representation of the entire population (Maxwell, 2005).

The study sample of this research constituted twelve (12) respondents. The study sampled four (04) head teachers, four (04) deputy head teachers, and four (04) school accountants, all from selected primary schools in Kalomo District. These constituted the study sample because of their direct involvement in the budget formulation and storage of financial records thereby contributing to rich and in-depth knowledge about the study. The respondents were also key members of the finance committee as per the latest financial management guide for schools (MoGE Financial Management Guide, 2018).

### **Sampling Techniques**

Sampling is a way of identifying a subject that makes a sample. Therefore, purposively non-probability sampling techniques were applied in the study. Saunders, Lewis and Thornhill (2009) state that purposive sampling tend to focus on unusual or special cases on the basis that the data collected about these unusual outcomes would enable the researcher to learn the most and to answer research questions and to meet objectives most effectively. Alternatively, purposive sampling of non-probability was relevant based on the premise that findings from the study would be important in explaining more typical cases (Kombo and Tromp, 2006). The purposive sampling technique non-probability sampling was engaged rather than the probability sampling technique because the study focused on finding out what was useful and what would provide credibility to the study (Patton, 2002). Given the nature of this study, all the 12 participants were purposively sampled. Non-probability sampling technic of purposive sampling was used to sample the 04 head teachers, 04 deputy head teachers, and 04 school accountants, all from the selected primary schools of Kalomo District.

### **Research Instruments**

Schools enhance data credibility (Yin, 2003). Data sources for a case study included; documentation, archival records, interviews, direct observations, and participant-observation. In a case study, each data source is one piece of the puzzle, with each piece contributing to the researcher's understanding of the whole phenomenon. This convergence adds strength to the findings as the various strands of data are braided together to promote a greater understanding of the case. The study therefore, implored a variety of data collection instruments such as; interview, and documentation for key informants. Relevant documents from selected primary schools were analysed and discussions were conducted with the respondents.

### **Interview**

Interview was appropriate in acquiring data from key informants such as head teachers, deputy head teachers, and accountants. The purpose of interview was to collect comprehensive, systematic and in-depth information about management and utilization of grants in Primary schools (Kombo and Tromp, 2006). This study involved interview as an instrument for data collection so as to engage the participants in face to face discussion. Face to face discussion enables the researcher to observe the participants gestures and obtain information that might not have been collected in documents and questionnaires.

### **Document Analysis**

Government and other relevant documents to the study available in the selected Primary Schools were analysed to extract data on management and utilization of grants in selected Primary Schools. Document analysis provided insight looking at a phenomenon that was not directly observed. It had capacity to unearth issues not noted by other means like interviews and questionnaires.

### **Data collection Procedure**

Data for the study was collected through face to face interview, and document analysis from selected Primary Schools. The researcher took down notes during interviews so as to capture information that could have been missed in the notes considering the researcher did not engage a research assistant. The researcher analysed a variety of documents relevant to the study from the selected Primary Schools.

### **Data Analysis**

Data analysis is the process of bringing order, structure and meaning to the mass collected data (Kombo and Tromp, 2006). Data from interview, and document analysis were transcribed and analysed. This was done by categorizing data into themes in order to interpret it. Some responses were identified so as to be used for verbatim to highlight important findings of the study. The triangulation of different methods such as interview, and text analysis were used to correct data in-depth on management and utilization of grants in selected Primary Schools. Relevant data collected through analysing documents was interpreted and discussed.

### **Validity and Reliability**

The use of the concept of reliability and validity were commonly associated with quantitative research. Nevertheless, literature has shown that researchers have incorporated validity and reliability in qualitative research. Quantitatively, reliability is considered to be the extent to which results are consistent over time and if the results of a study can be reproduced under a similar methodology (Easter by-Smith et al, 2008). On the other hand, validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are (Golafshani, 2003). Validity is concerned with the integrity of the conclusions that are generated from a piece of research (Bryman, 2008). To ensure content validity, interview schedules, document analysis and questionnaires were used for data collection. Although the terms reliability and validity are concepts used for testing or evaluating quantitative research, the concepts can also be used in all kinds of research.

To ensure reliability and validity in this study the examination of trustworthiness which is divided into transferability, dependability, credibility and conformability was crucial. During data collection phase, a database was created to ensure trustworthiness. The database was relevant because from time to time the researcher could refer to it and also transfer data to ensure logic of the research findings. Seale (1999) states that the trustworthiness of a research report lies at the heart of issues conventionally discussed as validity and reliability. The transferability of data from the database allowed the researcher to ensure that data collected was in order and logically organized hence trustworthy of the data collected.

Lincoln and Guba (1985) states that the terms reliability and validity are essential criterion for quality in quantitative paradigms through asserting that results are replicable and whether the means of measurement are accurate and actually measuring what they are intended to measure, in qualitative paradigms reliability and validity are criteria for quality research through credibility, confirmability, dependability and transferability. To ensure trustworthy through dependability in this research, dependability audit during the research design phase was implored in which the examination and documentation of the process of inquiry was conducted. The researcher ensured the processes followed in the inquiry were in order, understandable, well documented, and provided mechanisms against bias. Validity and reliability through dependability was ensured in the research design phase by safeguarding against researcher's theoretical position and bias.

Additionally, validity and reliability were ensured when the steps of the research were verified through examination of such items as raw data and process notes (Campbell, 1996). Furthermore, this study ensured reliability and validity through the execution of the following in order to ensure that the findings obtained through interview schedules were reliable and valid, the instruments were piloted at a school that never participated in the actual study. The school was piloted because the researcher thought that being a Primary school, the participants at the school piloted were knowledgeable about government funding through grants. However, the information from the piloted school was only to be used to improve the research instruments and was not to be included as part of the research findings. Piloting of the instruments of data collection allowed the researcher to refine and revive the instruments through rephrasing, addition and omission of certain questions.

Cohen, Manion and Morrison (2001) stated that revive and refine of questions improve correctness and consistency of the responses given during the actual data collection. Trustworthiness through credibility in this study was also ensured by member checking during data collection. In particular, the researcher created a database from which there was retention of the raw data such as field notes, documents and audio records during the data collection stage for later inspection by the participants. Researcher self-monitoring was also engaged to foster data credibility. Triangulation of multiple sources of evidence which included data collected from interview with key informants, enhanced confirmability of the data collected. Saunders, Lewis and Thornhill (2009) defines triangulation as the use of two or more independent sources of data or data collection methods to corroborate research findings within a study. Data from the database was triangulated to ensure that it confirmed the objectives of the study.

### **Ethical Considerations**

Ethical principles relating to issues of non-deception and confidentiality of participants was observed. Participation in the study was on voluntary basis and participants were informed of their right at their own wish to withdrawal from the study as it was clearly indicated in the consent form. The reasons behind the research was at all times of the research explained to the participants.

### **Summary**

The chapter presented the methodology to be used in undertaking the study. It highlighted the research design, study population, study sample, sampling techniques, research instruments, procedure for data collection, analysis of data, validity and reliability, and ethical issues. The next chapter presents the findings of the study. The research findings were presented in themes arising from the participant's responses to the research study questions.

## **4. CONCLUSIONS**

The study examined the management and utilization of school grants provided through the Ministry of Finance. The findings revealed that financial resources in schools were not effectively utilized due to weak financial controls and poor accountability practices. School administrations often managed finances in a secretive manner, limiting the involvement of other stakeholders and reducing transparency. In addition, lengthy government procedures delayed the effective implementation of projects. The study also found that internal and external financial controls were not strictly followed, and regular audits were lacking, leading to errors, misuse of funds, and mistrust among stakeholders. Overall, ineffective financial management practices negatively affected accountability and the proper utilization of government funds in schools.

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