

EXAMINING THE HEADS OF SCHOOLS' SKILLS IN MANAGING SCHOOL FUNDS AMONG GOVERNMENT SECONDARY SCHOOLS IN IRINGA DISTRICT, TANZANIA

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Abstract

This study focused on examining the Heads of Schools' Skills in Managing School Funds among Government Secondary Schools in Iringa District, Tanzania. The study employed a qualitative research approach, the Agency Theory of Governancy, and a cross-sectional survey research design. This study had 132 participants consisting of 10 heads of schools, 10 teachers who act as school Accountants/Bursars, 01 District Education Officer, 01 School Quality Assurance Officer, 10 Academic Teachers and 100 government secondary school teachers. Data were gathered through interviews, observations, documentary review and focus group discussions. Data were analyzed by transcribing field results as acquired by the respective tools, sorting and synthesizing it into categories, and themes. The results indicated that, Heads of Schools lacked school fund management skills like Financial Analysis, Investment Management, Capital Allocation, Asset Management, Funds Administration and Risk Management and that education stakeholders like students' parents were not actively involved in the school fund management processes. The study concludes that lack of School Fund Management skills among the Heads of Government Secondary Schools is the leading obstacle which has hindered proper and effective management of the school funds in Iringa District Council overtime.

Keywords: School Funds, Management Skills, Heads of Schools, Government Secondary Schools, Iringa District Council.

Introduction

Progressive governments all over the world strive for efficient public finance management of resources. This implies that the success of any school plans depends highly on the management of financial resources, which in turn, improve the overall school performance (Muwema & Phiri, 2020). In many systems, there is a complex mix of responsibilities for funding allocations to schools to ensure financial control in government secondary schools.

Background of the study

Neem (2017) conducted research in America and recommended that serious changes must be made to improve the administrative quality of financial resources by giving schools power for financial decisions, particularly to utilize funds for effective school performance. Furthermore Ladd and Fiske (2016) study on education finance and policy in the United States of America has highlighted the importance of financial literacy, budget planning, and resource management as essential skills for school administrators. Also, the study justifies

that; the ability to analyze financial data and make informed decisions is critical for maintaining the financial health of educational institutions.

A study performed in African countries namely South Africa, Lesotho, Senegal, Ethiopia and Malawi show that while there are vast differences between African countries regarding the extent of coping with education financing demands, overall, Africans lag behind other developing regions in terms of the public financing of primary and secondary education (Husson, Reugene, Steer & Shariff, 2018). While external aid will remain an important source of education funding in Africa, the trend in some countries to rely heavily on such funding is unsustainable (Chikoko & Mthembu, 2020). The study done by Kosgei and Lekhetu (2024) in Kenya indicated that there was a positive and statistically significant relationship between procurement competencies and principals' performance of financial management roles. The study identified that some heads of school lack the necessary procurement competencies to regularly carry out procurement risk management. Furthermore, David (2024) argued that lack of transparency and accountability among school administrators in Cameroon resulted in mismanagement and improper allocation of resources.

Management of Secondary School finances in Tanzania has been a challenging activity to most of the Heads of Schools in the last ten years. The study conducted by Neliu and Onyango (2022) about challenges facing school heads in controlling finances among public secondary schools in Bukombe District, Tanzania. It was noted that school heads are incompetent in financial management, especially in following up on the financial procedures outlined by the government in expenditure, which results in the misallocation and unplanned flow of money realized through insufficient school requirements and debts to suppliers. Additionally, the study conducted by John (2024) concerning financial management in public secondary schools in Arumeru District identified different challenges, including limited funding, increasing student populations, lack of proper financial management abilities, a lack of financial guidelines, political influence, and corruption among committee

members were issues related to this reality.

Biro (2017) studied on the effectiveness of financial management of government secondary schools in Coast Region, Tanzania and found that school finance dealers had been trained on average. The study underscored the importance of obtaining dealers based on their financial qualifications. The findings, however, revealed that the training was not completed on time. On the issue of financial controls, the study found that most of the funds were not well managed, especially in the openness of fund usage and the distribution of funds according to the planned cost centers. The study raised concerns about how funds were managed in government secondary schools. Furthermore, Sabaya (2020) investigated Financial Obligations in the Implementation of Free Primary and Secondary school education in Arusha District Council and noted that the heads of schools had more knowledge of financial management than teachers in other fields (subjects). The respondents mentioned that the said qualifications had been obtained through various seminars and workshops which qualify an individual for a certificate of attendance. Zacharia, Gwambene and Chaula (2024) assessed the Challenges in Managing School Funds for Heads of Secondary Schools in Kilolo District and found that inadequate financial management literacy among secondary school heads has also presented a challenge to effectively managing school funds. Despite their vital role in managing school fiscal issues, for example, many heads of schools lack the skills and knowledge to make informed financial decisions, which leads to inefficiencies and misallocation of schools' resources.

Kajula, Osaki, & Makundi (2024) identified types of funds which the government of Tanzania provides to public secondary schools to support various aspects of education as follows: Capitation grants are provided based on the number of students enrolled, covering operational costs such as teaching and learning materials. Development grants are allocated for the construction and maintenance of school infrastructure, including classrooms, laboratories, and sanitation facilities. The government also funds teacher salaries and allowances to ensure schools have qualified personnel (Chundu, Mwahombela & Gwambene, 2024). In some

regions, the government provides funds for school feeding programs to ensure students receive nutritious meals, improving attendance and concentration in class.

Objectives

The researcher is interested in focusing on the capitation grant fund as one of the funds provided to government secondary schools by the Tanzaniagovernment. Since the abolition of school fees in 2015 the government Tanzanian issued Circular No. 5 which implements the Education and Training Policy of 2014 and directs public bodies to ensure that secondary education is free for all children the number of students increased in schools contrary to the number of teachers and schools available facilities (URT, 2015). To settle this discrepancy, the Government of Tanzania introduced capitation grants which are money given to public schools per student, designed to cover the cost of essential teaching and learning materials like textbooks, supplies, minor repairs, administration expenses and examination fees to ensure equal demands and supply and it was implemented through Secondary Education Development Program (SEDP) (Shukia, 2020).

In this case, it has convinced the researcher to make a study about examining the Heads of Schools' Skills in Managing School Funds among Government Secondary Schools in Iringa District, Tanzania which witnessed big number of secondary school students' enrolment a few years ago (URT,2015). Since the government of Tanzania through Ministry of Education Science Technology has been sending capitation grants directly to school account instead of via District Council still service delivery of education in Iringa District Council public schools is still a problem like in many other places in Tanzania, due to insufficient facilities despite the capitation grants provided (Magogwa, 2021).

Significance of the study

School Funds Management Skills among Heads of Government Secondary Schools

Nowadays, financial management remains vital in today's world for individual, businesses, and organization mainly because it helps in terms of decision-making, evaluation, allocation, and control in the business' financial aspect that this function of management serves as the backbone to have a sound decision for growth, making it essential in today's dynamic economic landscape (Alcantara, 2024). In the process of financial management, school heads need auditing skills to help them detect financial errors and fraud, understand the sources of school financial gains or losses, and be able to state the financial position of the school (Wadasen, 2024).

Abdullah (2021) evaluated the effects of head teachers' fund management practices on the strategic outcomes of public secondary schools in Kilifi County, Kenya and found that public secondary schools suffer from inadequate training of school heads in accounting to improve funds management. This was found to arise from heads of school being promoted may not have had prerequisite skills in funds management; as a result, it was considered a contributor to challenges experienced in funds leadership in public schools that there were weak accounting control systems in school to enhance funds management.

Amos and Bhoke-Africanus (2021) studied theeffectiveness of school heads' financial management skills on quality education provision in Dar es Salaam government secondary schools, Tanzania; the study found that heads of schools lack sufficient skills of managing school financial resources to enhance the quality provision of education. The study concluded that tentative strategies must be taken to resolve the situation through capacity building programmes among the heads of school. Additionally, the government should create in-service training, workshops and seminars on financial resources management skills to enable heads of school as financial managers to be effective in school finances management with

teaching and learning activities in secondary schools.

According to Nelius and Onyango, (2022) majority of heads of school did not possess the budgetary skills. Findings suggest the appointment of heads should consider experience in leadership and prior knowledge on budgetary and accounting procedures. A study by Biro (2017) on the effectiveness of financial management in Tanzanian government secondary schools found that school finance dealers had been trained on average. The study underscored the importance of obtaining dealers based on their financial qualifications (Nachinguru & Mwila, 2023).

Rupia and Musa (2022) investigated the preparedness of heads of school on management of funds in Kwimba District, Mwanza, Tanzania; they believe that, if heads schools are not trained on financial management in public secondary schools, they may not be able to effectively manage financial resources. Similarly, when financial managers are not well equipped with financial management skills, they won't be able to effectively monitor expenditure through the budget because of little knowledge they possess. Precisely, failure to manage the budgets would result in failure in school activities caused by misappropriation of public funds.

Theoretical Review

Agency Theory of Governance

The Agency theory was developed by Jensen and Meckling (1976). Agency theory is used to explain the important relationships between principals and their relative agents. In the most basic sense, the principal is someone who heavily relies on an agent to execute specific financial decisions and transactions that can result in fluctuating outcomes. From the writings of the proponents of this theory, it suffices to argue that the agent theory details the interplay between two or more parties, where one party is identified as the principal and another designated as the agent, to perform some tasks on behalf of the principal

(Kivisto & Zalyevska, 2015).

In this study the agency theory of governance will be used to identify the obstacles limiting heads of government secondary schools in managing school funds in selected schools of Iringa Municipality, Tanzania. Thus, the assumption in this theory is that there is a divergent interest between the principal (Head of Schools) and the agent (Teachers who act as school accountants/bursars). The assumption drawn from this theory is that "once head of schools delegate authority to teachers who act as school accountants/bursars, they often have problems of controlling them, because agents' goals often differ from their own and because agents often have better information about their capacity and activities than do principals" (Kivistö & Zalyevska, 2015). This knowledge gap between the principals and agents is commonly termed the agency problem (Bawole & Adjei-Bamfo, 2020). Concerns have been raised regarding ways of empowering the agent to meet the needs and expectations of the principal without causing conflict (Kivistö & Zalyevska, 2015). The proponents of this theory recommend monitoring and incentive tools for responding to this concern. Further studies in the realm and evolution of the agency theory have been published to help conceptualise and unpack governance and managerial issues while supporting the relationship between the principal and the agent.

The agency theory assumes that if both the principal and agent are maximisers of utility, then the agent may not always work in the best interest of the principal because of the misalignment of interests. In the case of cooperating parties, the principal and agent can have different attitudes towards risk and interests if their goals are not aligned. The agency theory argues that the principal is prepared to take more risk than agents would because principals have less to lose than agents, who, if the organization they are working for fails, their careers and reputation can also suffer. Thus, it is always best to align the goals of the principal and the agent. This theory fits into the study as it helps to explain why there is no fundamental change in learners' outcomes in public schools despite the funding that they receive from the central government.

Materials and Methods

Design and Approach

This study employed qualitative research approach because it involves the collection of wealth of narrative data and visual data in naturalistic setting and giving interaction between one person and another person. The qualitative approach helps a researcher to understand problems through observation. Qualitative approach further helps to collect data through participation of participant on open and flexible environment and share their feelings together. The study employed a cross-sectional survey research design to identify the obstacles of School Funds Management among Heads of Government Secondary Schools in Iringa District Council - Tanzania. The researcher considered the cross-sectional survey research design as best and suitable to enable obtaining in-depth understanding on the obstacles of School Funds Management among Heads of Government Secondary School and experiences in the selected study area.

Population and Sampling

The study adopted a non-probability sampling techniques namely purposive method that was adopted to obtain a representative sample basing on research objective and researchers' own judgment and this included heads of government secondary schools, teachers who acts as school accountants/bursars, District Education Officer and School Quality Assurance Officers. Purposive-sampling method saved cost, time of data collection and ultimately completed the study within the time frame. Sample size for this study was selected from ten (10) wards out of twenty eight (28) wards of Iringa District Council. The study involved one Twenty two (22) participants. In this case, one (01) school was selected from each ward and hence ten (10) head of schools and ten (10) teachers who act as school Bursars/Accountants. Other informants will include one (01) District Education Officer and one (01) school Quality Assurance Officer.

Methods of Data Collection

This study employed interview, Focus Group

Discussion and observation. The study employed triangulation techniques so as to ensure validity and reliability of the study findings. Therefore, primary data were collected by using interviews, observation and Focus Group Discussions, while secondary information was obtained from documentary reviews. Therefore, the study engaged in obtaining respondents' attitudes, opinions, habits, or perceptions by using those methods concurrently to get qualitative data in form of descriptions, cases and themes relative to each research objective.

Data Analysis

In this study data were analyzed according to the research objective. In qualitative analysis, data collected from the field were tabulated, organized and arranged thematically in a manner that makes sense to the relevant consumers of the research report. Data collected using checklist observation, in-depth interview, and documentary review were classified before the analysis and the researcher inductively interpreted the findings by searching the rich descriptive responses answering the why and how items and reconstructed texts making sense for each research question(s) of the studied phenomenon.

Validity and Reliability

Validity

To ensure validity the researcher employed triangulation by the use of multiple research method tools for data collection that are interviews, observation, Focus Group Discussions and documentary review to see whether the data collected with one research tool conformed to the data collected with different research tools. This enabled the researcher to combine evidence from the methods of data collection to make findings of the study to be more accurate and trustful.

Reliability

To ensure reliability the researcher employed peer review by discussing with colleagues and seek advice from the supervisors. Moreover, with intent of eliminating and minimizing errors, the possibility of misinterpretations and omissions of data plus other discrepancies able to meddle in sound judgment, raw data collected from the

respondents were scrutinized for reliability through sorting, editing and coding.

Results and Discussion

This chapter presents findings of the study. The findings are then, interpreted and discussed in connection with the theory underpinning the study, literature review and researcher's own understanding of the research topic i.e. Examining the Heads of Schools' Skills in Managing School Funds among Government Secondary Schools in Iringa District Council - Tanzania. The findings are presented and discussed as per objective of study.

Heads of Secondary Schools Skills in Managing School Funds Among Government Secondary Schools in Iringa District Council, Tanzania

The checklist observation and documentary review which comprised the indicators to answer the the variable in research question on the Head of Schools Skills in managing school funds among government secondary schools in Iringa District was used.

Majority of schools observed showed that Head of Schools fund management skills like: Financial Analysis, Investment Management, Capital Allocation, Asset Management, Fund Administration and Risk Management were missing. Therefore it was concluded that most of these Head of Schools lacked skills and experiences to enable them to manage school funds provided by the government properly and confidently.

The aforesaid observation was evidenced by absence of seminars and workshops about school fund management in order to be aware of their strengths and weaknesses and Availability of Professional Experts (Accountants/Bursars) on school funds management in order to increase efficiency and reduce financial errors in school fund management and therefore they lacked Capability to perform the financial analysis in order to help Head of Schools in capital allocation and reduction of risks emanating from misallocations of school funds as directed by the government except to those large government secondary schools (boarding). The interview with

the one of the head of school proved this observation as follows:

"Since I was appointed as a head of master in this school, I had never been given seminars and orientation about school fund management. Remember my school has no professional accountant who can deal with financial matters in my school. Therefore it becomes difficult to manage the school funds brought by the central government in my school and no one can blame me on this because I currently lack exposure about school fund management skills"

(Head of School H, June 2025)

Majority of HOS had poor perceptions about school fund management skills and their application in that, they are difficult to use because they are subjective to professional experts only like Accountants and Bursars. Criteria used for appointment of HOS did not consider a variety of school fund management skills for example; capital allocation, asset management and fund administration. Most of the surveyed schools had low or Poor position of financial status as a result of management of school funds by the HOS except to those schools which have school Accountants/Bursars who advised the HOS on how the strategies of using the available funds to increase more funds through capital creation using the available resources (both human and physical) in schools like initiation of self reliance projects for instance gardening and art works. The school funds provided by the government to the government secondary school did not have any special requirement from the HOS for instance possession of additional skills in managing the school funds. As a matter of evidence during the interview one head of school said:

"You know we are given the tasks which are out of our professional undertakings. For instance I am a teacher by profession with Bachelor of Arts with Education my teaching subjects are Geography and History. How come you give me the tasks of managing financial matters in schools which are purely the tasks of professional accountants or bursars? This is totally unfair to me, the government has to employ the professional experts like

accountants/bursars inorder to help in school fund management because they posses the necessary skills”

(Head of School D, June 2025)

It was further observed that, majority of government HOS failed to manage time properly especially when they are required to manage the received school funds and supervision tasks of the teaching and learning activities. The ability to balance the two tasks seemed to be very low for instance during the time of receiving the school fund, the HOS's concentration shifted to the management of the fund and ignored the supervision of teaching and learning activities in their respective schools. After observing this scenario, the researcher sought elaborations from the HOS through interviews, respondents from three different schools had the following to narrate:

“You know dear researcher as a Head of School I have a lot of administrative tasks like to supervise the teaching and learning activities in the school all the school days, to provide official services to education stakeholders like students' parents, to supervise the non teaching staffs and many others. In this situations I face the huge shortage of time to balance them all coherently and ultimately I found failing to properly manage the school fund management tasks”

(Head of School B, June 2025)

The second Head of School had the following to explain:

“What I do consider most in my work is the supervision of the important tasks which have been stipulated in my letter of appointment as a head of school and these are the supervision of teaching and learning activities through which their outcomes will be assessed and evaluated by the end of the day for instance the academic performances of the students in their national examinations. Therefore my concentration is to these tasks except during the time of receiving the funds from the central government because failure of students in their national examinations imply failure of the head of school and not other teachers”

(Head of School F, June 2025)

The third Head of School had the following to add:

“In my experience it is not possible to perform all the tasks which are provided by the employer due to limitation of time. Therefore what I do is to implement the most urgent tasks needed at a certain moment of time and the other tasks will follow later if the time allows otherwise they will remain unimplemented”

Again the researcher asked the HOS to show various documents which they use in management of school funds like Accounting Books and documents used by HOS and school Bursars/Accountants in recording and managing school funds like Budget Book, a Ledger, Payment Vouchers and Rules for School Funds, School Fund Spread Sheets, Balance Sheet, Income Statement and Cash Flow Statement. These documents are essential for communicating financial information about the school.

Alocation: Grants are often allocated based on student enrollment to ensure equitable distribution of resources. It was found that to the most of the schools surveyed the documents showing the grants received by the respective schools mismatched the number of student enrollment. Specifically the amount of grants received were lower while the number of students enrolled were higher and the head of schools did not understand the procedures to follow inorder to get the right amount as per the directives of the grants due to lack of skills. To most of the schools surveyed Students' Accounts Ledger which show a detailed record of each students' financial transactions including fees, payments and outstanding balance and the Payment Voucher showing documents used to record and track the payment of fees, donations or other funds were wrongly recorded. Furthermore School Fund Spread Sheets which are documents essential tools for organizing and analysing financial data, potentially tracking income, expenses and balances for financial transparency, accountability and efficient resource allocation in schools were unavailable in most of the schools surveyed.

Utilization: Guidelines specify how the money should be used, including a portion for purchasing

non-textual materials, continuous Assessment and Sports Operations. It was found through the document with the rules of school fund guidelines such as a separate fund for activities like trips or events which outlines how it is managed and governed that the head of schools did not follow the guidelines of school fund utilization for Example the government has set 10% of the school fund provided in schools for examination paper, purchase and printing; 10% for Administration materials; 20% for non textual materials like Chalks, exercise books, pens and pencils; 20% for Facility repairs and 20% for Text books, Teaching guides, supplementary reading materials. The exchange of these guidelines were evident throughout the surveyed schools and were out of the guidelines. For instance the percentage set for facility repairs were documented to buying teachers services like breakfast and staffroom televisions which are contravention with the requirement of the school fund guidelines.

Management: The management of capitation grants has been decentralized to SMT since 2016, who are responsible for managing everyday school affairs, including budgeting and resource allocation. The SMT did not have any skills related to budgeting of school fund management because the teacher who act as school accountants /bursars and who are part and parcel of SMT could not show the budget books which they use in school fund management.

Reporting: Schools are required to submit periodic financial reports to the relevant education authorities, detailing how the grants have been utilized. The documents showing the financial reports of the school funds received by the schools were missing to most of the schools which showed the possibility of the misuse of funds with poor monitoring and accountability.

Conclusions and Recommendations

Conclusions

Generally, lack of School Fund Management skills among the Heads of Government Secondary Schools is the leading obstacle which has hindered proper and effective management of the

school funds in Iringa District Council overtime.

Recommendations

The government should enact policies focusing on Heads of Schools' acquisition of School Fund Management skills before they are appointed as heads of schools or employing the professional school Accountants or Bursars in all government secondary schools who are well versed in Financial Management to cooperate with the Heads of Schools in School Fund Management. This will enable them to properly and effectively manage the School Funds received in their schools from the government without committing multiple technical errors.

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