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ADDIS ABABA UNIVERSITY

COLLEGE OF EDUCATION AND BEHAVIOURAL STUDIES

DEPARTMENT OF EDUCATIONAL PLANNING AND MANAGEMENT

**FINANCIAL RESOURCES UTILIZATION AND ITS CHALLENGES IN
GOVERNMENT SECONDARY SCHOOLS OF MESKAN WOREDA**

BY:-SALIHA AWOL SHIFA

JUNE, 2020

ADDIS ABABA

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BY: SALIHA AWOL SHIFA

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WOREDA GOVERNMENT SECONDARY SCHOOLS, (SNNPR)**

BY:-SALIHA AWOL SHIFA

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ACRONYMS AND ABBREVIATIONS

ESDP:	Education Sector Development Program
KETB:	Kebele Education and Training Board
MoE:	Ministry of Education
PSTA:	Parent Student Teacher Association
SDP:	School Development Plan
SNNPR:	Southern Nations Nationalities and Region
SPSS:	Statistical Package for Social Sciences
UNESCO:	United Nation Economic Social and Cultural Organization
WEO:	Woreda Education Office

ABSTRACT

The purpose of this study was to examine the financial resource utilization and its challenges in Meskan Woreda government secondary schools. For this study, descriptive survey research design was employed to gather both quantitative and qualitative data. In the study were 24 PTAs, 109 teachers, 12 finance experts and 12 principals, 6 supervisors and WEO educational experts. The participants were selected by stratified sampling, simple random sampling and purposive sampling techniques. Questionnaires, interviews and document review were used as instrument of data collection. The quantitative data were analyzed by using descriptive statistics (frequency, percentage, mean and independent t-test and in addition to that the qualitative data that were obtained from interviews and document review were explained in native words. Findings of the study revealed that low effective in financial resource utilization, insignificant participation of stakeholders in school financial resource management and finance did not follow timely audited through/using right procedures. Additionally less of stake holders" participation on budget preparation and execution, lack of appropriate checks and controlling school financial resource management in the school. And it can be concluded that absence finance rules and regulations and the auditing system did not effective, only few documents checked by auditors. Thus, to improve the situation, it was recommended that principals should committed to manage school financial resources, motivate stakeholders in order to participate and Wordeas Education office employ finance personnel, share their experience for school principals, finance personnel and PTAs on budget plan preparation and accounting systems.

CHAPTER ONE -INTRODUCTION

1.1. Background of the Study

Financial resources management is one of the most important functions in any organization. No organization has succeeded without financial resources (Allis, 2004). Therefore it becomes imperative for institution, firms, organizations and business entities to consider financial management in order to enhance their performance and more mitigate exposure to financial risks. According to Ogbonnaya (2000) the main purpose of financial management is to ensure that funds sourced are utilized in the most efficient and effective manner. The author argues that resources are scarce and therefore it is the duty of educational administrators to optimally and prudently use available resources for the attainment of institutional objectives. Poor management of available funds leads to embezzlement, diversion of funds from prioritized projects and misappropriations. According to Mgbodile (2002) documented that delay in disbursement of funds to institutions, lack of adequate training of educational heads, negligence of school financial clerks among others are factors that fuel poor management of funds in institutions in Nigeria. On the same breadth, Buda and Dazing (2014) noted that poor state of school Benue State in Nigeria was as a result of financial management issues such as the inability to generate revenue internally and misuse of available resources. It is observed that the management of school funds has been a challenge in Zimbabwe. Indeed it is noted that school heads in Mashonaland East province have had cases of miss management to funds (Chatiza, 2011) abuse of teacher incentives (Segiovanni, 2012)

Financial resources are significant resource often assumed to be a part of physical capital. It is actually the basis for the utilization and maintenance of all other types of resources. Without strong financial base it will be difficult to produce the right of goods and services in desirable quality and quantity (JJSRE, Oct. 2010, p.99). Financial education is increasingly important, and not just for investors. It is becoming essential for school governing body trying to decide how to balance its school budget. Teaching is a complex and demanding task that requires highly specialized skills, knowledge and resources to impact significantly on student learning. Availability and utilization of resources in an organization is important in achievement of its goals and objectives. Students learning outcome is influenced by appropriate utilization of school

resources. Investing in education resources is the key to ensuring that schools become institutions where students work together, learn from each other and benefit from a supportive school environment and consequently maximize student learning so that all students achieve their full learning potential (United Nations Scientific and Cultural Organization, (UNESCO), 2007).

Financial resources are important organizational resources. No organization has ever succeeded without financial resources (Allis, 2004). Therefore it becomes imperative for institutions, firms, organizations business entities to consider financial management in order to enhance their performance and more so alleviate exposure to financial risks. Growth and development of educational sector is dependent on how well finances are managed. Financial management is concerned with organizations decisions on how to source for funds, how to control financial resources through financial controls, prudent allocation of financial resources and accountability measures. It is fundamental for the success of any entity. According to Fung (2015) the rationale for financial management is raising funds for both short term and long-term use and enhancing proper utilization of the funds.

There are many situations where finance of the schools are entrusted into the care of people who have little or no knowledge in financial accounting or any other financial related field especially at the junior and the senior high school levels leading to mismanagement of funds. Most of the financial administration of the educational institutions is conducted haphazardly causing financial loss to the schools. Financial management system owes the responsibility of due care and diligence in the area of disbursement and utilization of financial resources to the institutions. This system is not only concern with disbursement and utilization of funds, but also in the controlling and management of school funds to accomplish the objectives for which it was allocated in the most effective and economic manner in order to avoid financial distress. Hence, the personnel entrusted with the administration of the schools has the responsibility of instituting best accounting and other financial management practice that will work in the best interest of their schools and to give the stakeholders and financiers value for their money.

Education reform efforts in less industrialized countries have aimed at making education an effective vehicle for national development. Governments, policy makers, and civil society have

emphasized that developing countries need to invest more in education and ensure that systems of education are efficiently managed that limited funds allocated to sector have maximum impact, and that cost recovery measures are adopted (Gok 1997; Inter-agency commission, 1990; UNESCO, 1996; World Bank 1988 and 1996 as cited in Abagi and odipo, 1997).In Ethiopia in the 1995 constitution decentralization was introduced, thus giving rise to the federal system of administration. Since then, all the nine regional states and two city administration shave their respective regional education bureau (REBs), under which woreda education offices (WEOs) are organized. Below the Woreda, the Kebele education and training board (KETB) are the educational planning and management government organs at the local community level. The educational administration at each level is politically accountable to its government, and technically to the upper level of administration.

Hence, the school system should utilize and mobilize the financial resources to achieve objectives and fulfill educational needs of students and community. All organizations including schools face the scarcity of finance. Through converting this scarce resource with the help of budgeting mechanism all activities are functioned appropriately. Provision and utilization of facilities is a responsibility of stake holders in education. The government ensures the implementation of the national policy on education by providing the enabling environment. In 2003 the government came up with various requirements for every school in order to qualify for the funds popularly known as Tuition Waiver (TW). According to Johan (2004) states that educational outcomes in schools are closely linked to utilization and adequacy of teaching /learning resources in different ways; poor utilization, underutilization, unqualified educators brings forth low educational achievement.

Financial management system owes the responsibility of due care and diligence in the area of disbursement and utilization of financial resources to the institution. This system is not only concern with disbursement and utilization of funds, but also in the controlling and management of school funds to accomplish the objectives for which it was allocated in the most effective and economic manner in order to avoid financial distress. Therefore, the personnel entrusted with the administration of the schools has the responsibility of instituting best accounting and other financial management practices that will work in the best interest of their schools and to give the stakeholders and financiers value for their money. For this reason, this study tries to examine

how education financial resources are properly utilize in secondary schools and to recommend more appropriate methods and ways of utilizing this scarce and important resource.

1.2. Statement of the Problem

Quality education is no doubt a function of availability and appropriate utilization of input resource. According to Wenglinsky (2005) the availability and utilization of human and non-human resources determines the efficiency of the school system. Abudul-kareen (2003) asserts that teachers require quality and adequate resources in order to ensure school success. Financial resource utilization is a concern of financial management which includes the diligent oversight of all actions that affect the use of Coast Guard funds. These efforts include: Obtaining funding to carry out the missions, duties, and responsibilities of the Coast Guard; Exercising good stewardship over the funds provided, by ensuring that they are used for the purposes for which they were meant and in accordance with applicable laws, rules, and policies. To enhance the quality of education, the existing financial resources utilization should be appropriate and accurate in schools. Thus, there is a strong need to create transparent system in schools that clearly indicates the sources of finance as well as its allocation and utilization. The implementation capacity on the other hand is key instrument to guide the development process (Taylor, 2008). The Ethiopia education and training policy recommended sufficient budget allocation and proper utilization of the educational budget for the intended purpose.

According to MOE (1994), Ethiopian Government devotes a large amount of money for education since it plays a major role in promoting economic development and improvement in the life standard of a society. Supporting the above idea, MoE (2002) has remarked that sufficient budget allocation and proper utilization of the educational budget for the intended purpose is critical issue. It is stated that the financing of education must be efficient and appropriately managed to attain equity and quality of education. Some principals and school government bodies' are placed under pressure to manage their schools' financial resources. They are unable to find out practical solutions due to lack of financial knowledge, skills and experience. The success of any educational program is depends on how schools manage and utilize their financial, material and equipment effectively and efficiently (UNESCO, 2013).

According to SNNPR Education Bureau annual educational report of 2019, from the total budget allocated for the quality improvement purpose in the schools, was misused due to inappropriate utilization. Thus, this information together with the researcher's experience i.e. working as a director in schools indicate that there is a sign of improper financial resources utilization in the schools of the Meskan Wordea. On the other hand, no studies have been undertaken in the woreda in this concern.

However several problems remain unsolved with regard to the budget preparation, execution, and control in schools of study Woreda. Therefore, this paper focuses on investigating currently existing challenges in financial resource utilization and control of government secondary schools.

1.3. Research question

Based on the above mentioned problems the study was try to answer the following questions that are developed to assess and identify the financial resources utilization challenges in the schools:

1. How dose principal play their role during the utilization of financial resources to improve educational quality in the study area?
2. How dose teacher play their own role during the utilization of financial resources to improve educational quality in the study area?
3. To what extent are the financial rules regulations how do you measure including monitoring and evaluation mechanisms on budget applied in the schools?
4. To what extent do stakeholders participate in preparation and implementation of budget in the schools?
5. What are the main challenges of the effectiveness of financial resources utilization to improve educational quality?

1.4. Objectives of the study

The study has both general and specific objectives.

1.4.1. General objectives

The general objective of this study was to investigate the major challenging factors affecting utilization of financial resources at government secondary schools in Meskan woreda.

1.4.2. Specific Objectives

More specifically, the objectives of the study are:

1. To assess financial resources utilization in government secondary schools.
2. To identify the determinants of financial resources utilization in the schools.
3. What are the critical challenges for ineffective utilization of financial resource in schools.
4. To suggest the concerned body possible solution and measures to be taken against the inappropriate utilization of financial resources in the government secondary schools.

1.5. Significance of the Study

Financial resources need a great attention because of scarce resources in the world (UNESCO, 2013). The lacks of proper financial resource management practices affect quality education. It may give current information to educational officials about the ongoing practices of financial resource management for their appropriate corrective measures. Specifically, this research finding may benefit students by improving financial resource utilization for teaching-learning processes input and it will enhance to create conducive teaching learning environment in the schools. It may benefit school managers by indicating their strength and weakness of their school financial resource management and helps them to improve their management system wisely. It may also benefit Administrative towns', Woredas' and Education Office of by giving the current financial resource management information as input to improve by giving on job trainings, in service trainings and creating experience sharing between schools.

In addition to this, the finding of this research may benefit education officials by rendering the necessary information to design strategies that help to improve the problems of financial resource management that exists in the secondary schools. Finally, it may also serves as a base to other researchers who need for further investigation on this specific study area in the schools.

1.6 Delimitation of the Study

The study is intended to be carried out Meskan Woreda government secondary schools in Gurage Zone which is located in the SNNP regional state. The study was mainly focus on the factors challenging financial resource utilization in the secondary schools in Meskan Woreda. The respondents in the study included member of 112 teachers, 12 principals, 6 supervisors, 24 PTA's, 12 financial personals and Wereda finance. To make the study manageable, it is delimited to only 6 government secondary schools in the Meskan Wereda. In addition, time, money, access of transportation and other factors the researcher to conduct intensively in all secondary schools. Hence, the study was delimited to six secondary schools of study area was including randomly.

1.7. Limitation of the Study

The major limitation of the research has to do with lack of co-operation of the headmasters and accountants of the various schools who are the respondents of the various schools under the study. It was also envisaged that some respondents have hidden some vital information from the researcher just because they felt that their weaknesses are being exposed. Due to that, most of the respondents dismissed and refused to grant interview and to answer the questionnaires that were distributed but through perseverance and persistent visit they finally gave in. As the result of these above mentioned limitations, however more time and unreserved efforts were made to collect, interpret the data and report the findings objective.

1.8. Operational Definition of Key Terms

- **Challenges:-**A difficulty especially one that make confront, the action.
- **Weredas:-** Lower than the zone division or area marked of developed for administrative purpose with defined authority.
- **Principals:-**The administrative head and proportional leader in school.
- **Financial Resource Management: -**is the process in which the school manages and uses its financial resources optimal to achieve school objective.
- **Finance:-**definition, pertaining to monetary receipts and expenditures; pertaining or relating to money matters; pecuniary.

- **Financial:** definition, pertaining to monetary receipts and expenditures; pertaining or relating to.
- **Capital budget:** it is itemized expenditures to use for building, for purchasing capital goods, and which identifies the resource of the funds required to meet the expenditure.
- **Expenditure:** *An actual payment or the creation of an obligation to make a future payment for benefit or service received.*
- **Effectiveness;** this is the measure of how well financial management will contribute to achieving educational goals and objectives.
- **Efficiency;** refers to a measure of the expected performance (output) for each unit invested.
- **Control:** to check, test, or verify by evidence or experiments; to incorporate suitable controls.

Money matters; pecuniary.

- **Auditing:** Is a systematic process of objectively obtaining and evaluating evidence regarding assertions about economic actions and events to determine the degree of correspondence between the assertion and established criteria and communicating the result to the interested users.

1.9. Organization of the Study

The study was organized into five chapters. The first chapter of the study covers the Introduction that includes statement of the problem, objectives of the study, justification and significance, the scope and the limitation of the study. The second chapter deals with the review of related literature. In this chapter different theories and assumptions concerning principles and management challenges of financial resource utilization discussed. It also was expose the various thought entertained by different scholars in the area of conducts challenges. Chapter three research designs and methodology under which, design of the study, the sources of data, sampling procedure and sampling techniques and instruments of data collection used were discussed. In the fourth chapter the collected information or data was described and analyzed. The conclusion and recommendation part was presented in the fifth chapter. At last, bibliography; appendix and questionnaire was annexed

CHAPTER TWO

REVIEWS OF RELATED LITERATURE

2.1. Introduction

This chapter contains various scholarly works that have been reviewed for the purpose of this study. It focuses on the various relevant literatures that are related with financial resources utilization principles and their challenges help to understand the state of financial resources utilization performances in the government secondary schools.

2.2. Concept of Financial Resources

According to International Journal of Scientific Research in Education (IJSRE) resources are the basic tools necessary in the effective performance of tasks and for the growth and development of human organizations. Financial resource is a significant resource often assumed to be a part of physical capital. It is actually the basis for the procurement, utilization and maintenance of all other types of resources. Without a strong financial base, it will be difficult to produce the right types of goods and services in desirable quantity and quality. Since the human economy is a monetary economy, the availability of funds in any organization or institution is vital to its productive process and the quality of its product and service (IJSRE, 2010).

Hence, financial resources are significant resources often assumed to be part of physical capital. They are actually the basis for the procurement, utilization and maintenance of all other resources. Without a strong financial base, it will be difficult to produce the right types of goods and services in a desirable quantity and quality. Since the human economy is a monetary economy, the availability of funds in any organization or institution is vital to its production process. According to Ministry of Finance and Economic Development, (2008), resources are the basic tools necessary in the effective performance of tasks and for the growth and development of human organizations.

Resources are assets only to those who can identify and effectively employ them for the purpose of achieving clearly defined objectives. This is because resources alone cannot yield additional

wealth. They must be drawn upon and put to judicious use to be enabled and increase wealth or productivity. Thus, the prudent management of education funds involves decisions on how to procure, expand, utilize and properly account for funds directed at the achievement of education objectives in general or institutional goals in particular (Bharathi, 2010)

As it was indicated in Education Public Expenditure Review, (2010), educational resources are classified into four groups that include: (a) physical resources such as school plants, classrooms, offices, recreational facilities and the entire school ground; (b) material resource including institutional aids, stationeries, education plans, objectives and prescribed methodology; (c) human resources (both teaching and non- teaching staff); and (d) financial resources made up of all monetary input into the education system directed towards the achievement of specified educational objectives. Good knowledge and appropriate utilization of these major classes of resources are vital in the achievement of effectiveness in the resource management in the education system.

2.3. Source of Education Finance

The main source of finance for the expansion for education in Ethiopia is the government. However, the financial, labor and material contribution of the community as well as school's internal income would complement to a certain extent the government efforts in this regard. In addition, there could be support from non-governmental organization and the private sector. The government covers the lion's share of the cost for educational activities. The government's budget should be used as last resort finance to fill the financial gap required for the construction and furnishing of schools, for teachers' salaries as well as for running cost. Schools have the responsibility to generate and use their own income being held accountable for the transmission of financial rules and regulations, wastage of money and delay of planned educational activities without a reasonable cause (National EFA Review Report, 2015). According to MoE, 2002, schools get two types of grants from the government in addition to their internal revenues as financial sources in the block grant and school grant.

2.3.1. Block Grant

Block Grant is a modality which the government allocates as an intact budget for the effectiveness and efficiency of educational financing by moving down decision making authorities to the local levels aiming at creating equal access to education for all citizens under the banner of education and training policy of the country. It was formulated by the ministry of education and communicated to the various echelons of the education system through a block grant directive/guideline/ developed by the ministry. In brief, block grant refers to the government budget allocated to the education sector in the form of annual budget (running costs). In principle, as stated in the block grant guide-line, schools are expected to get their recurrent budget based on the number of employees (teachers and administrative staff) plus the running cost of the school-based on the number of students enrolled (MoE, 2002).

2.3.2 School Grant

School grant refers to an earmarked budget support for the implication of General Educational Quality Improvement Program (GEQIP) in an endeavor to enhance the provision of quality education. It was initiated by the government in collaboration with development partners in order to hold up the provision of quality education through successful implementation of GEQIP – of which school improvement program is the major component. The major rationale for the introduction of school grant policy was to fill the gap that has been created due to the challenges faced in fulfilling the promises made by the block grant (UNESCO, 2005). As indicated above, both grants have a clear guidelines commonly described as the blue book /the blue print/ for the block grant (MOE, 2002) and the school grant support budget guideline where regional education bureaus were given responsibilities of organizing training programs for Zonal and Woreda level in the concern that the budget is allocated per student as a sub-part of the general education quality improvement program (MOE, 2009).

2.4. School Finance Resource Management

According to Van and Wachowisz (2005), financial resource management is concerned with the acquisition, financing and management of assets with some overall goals in mind. Financial management is the act of identifying where to acquire long-term finance and how to manage

everyday financial activities in the business environment. In simple terms, business finance is seen as the business function of planning, obtaining and managing the funds to accomplish its objectives in the most effective possible way. Educational expenditures are considered as investment, which forms one of the tangible inputs. Proper ratio of expenditures can be maintained by keeping a balance between spending on teachers and instructional processes as well as expenditures on management and pupils. School based financial resource management is a mechanism that is aimed at improving schools' decision-making power regarding mobilization of available financial resources obtained from different sources. It is the joint responsibility of both the school governing body and the school management team, which together form a school based financial management with accountability for monitoring and evaluating the financial management performance of the school based on the authority and responsibility to make decisions related to the allocation of resources, in a system of education having commonly determined goals, priorities and frameworks for (Muhammad , 2014).

2.5. Utilization school's Finance Resources

Equality and inclusiveness mean ensuring opportunities to maintain and improve the wellbeing of diverse groups in any given social or political setting, in terms of budgetary allocations. Budgets should also be governed by the principles of equity and inclusiveness without discrimination. Budget allocations should be fair and just, and should redound to all citizens equally, without discrimination based on gender, ethnicity, social class, age, geography, etc. in particular, vulnerable sectors of society should not be discriminated against in a budget(Help Age International, 2008). Thus, there ought to be a proper financial handling and accounting systems to use the money obtained from these income sources for the purposes planned and outlined by the schools. The schools should also be able to calculate the contributions made by the community and report in terms of money.

2.5.1. Budget Preparation and Allocation to Schools

According to help Age International (2008), schools need to prepare a budget since they have to plan the extent of their expenditure and revenue. In most cases, the available revenue for a school is limited compared to the demands for funding, although it varies from school, in most circumstances there is a gap between revenue and expenditure. School cannot finance all the

activities that need expenditure. They have to decide what they can do within a given time and available revenue, and this is made possible by preparing a budget. No school can afford to make unplanned decisions on expenditure and revenue. By citing Condoli (2008), Tadewos (2015), indicated that some of the benefits of budgeting as that it is useful to establish a plan of action for the future; it requires an appraisal of past activities in relation to planned activities; it necessitates the establishment of work plan; it necessitates for seeing expenditure and estimating revenues; it requires orderly planning and coordination throughout the organization; it establishes a system of management control and it serves a public information system. A budget also has another benefit to the school. It enables the government to analyze its expenditure and revenue in light of its overall objectives.

According to Help age International (2008), the answerability of decision makers and implementers with regard to budgetary processes at the formulation, approval, implementation and performance review stages to those whose interests are affected by their actions or inactions. Resources mobilized for expenditure come basically from three sources: taxes, aids and borrowings/loans. Taxes come directly from the people and aid is given to the government on behalf of the people of Ethiopia. Loans are raised in the name of the population and the whole population will be responsible for repaying them. Thus, the money the government is spending is of the public concern. This means the government is accountable not only for how it uses up these resources, but also for budget out puts and outcome. This makes accountability an important ingredient in a budget process. Equality and inclusiveness mean ensuring opportunities to maintain and improve the wellbeing of diverse groups in any given social or political setting, in terms of budgetary allocations. Budgets should also be governed by the principles of equity and inclusiveness without discrimination. Budget allocations should be fair and just, and should redound to all citizens equally, without discrimination based on gender, ethnicity, social class, age, geography, etc. in general and, vulnerable sectors of society should not be discriminated against budget distribution in particular (Help Age International, 2008)

2.5.2. Budget Approve, implementation management in schools

Outside the Spending Review process budget managers should ensure that all proposals with resource implications (or other financial considerations) are cleared with their finance teams in

line with the guidance on finance .Individual budget manages are responsible for ensuring that financial planning is carried out effectively and efficiently. As cited Help Age International (2008) good financial management should ensure that the following conditions are met. Staff in charge of delegated budgets. Both for administration costs and program expenditure, have clear guidance on the size of the budgets, what they may be used for and how far they can be varied. Managers operating budgets have clear guidance as to whether the delegated budget authority carries with it delegated purchasing authority or whether the actual purchasing will be undertaken elsewhere. Specific authority is obtained for expenditure beyond the approved purposes of the delegated budget (even if the amount can be contained within the budget). Actual expenditure is monitored against budgetary provision and corrective action taken if necessary. Staff is aware that guarantees indemnities and similar arrangements which may lead to public expenditure in the future no matter how remote that possibility may appear may not be entered into without specific authority (MoFED, 2008).

A budget process needs to be governed by principles such as participation, transparency, accountability, equity and inclusiveness. These are the ideals but not all budgets follow them. Each budget system should be considered in terms of these standards. The same source (Help Age International, 2008) identified that there are four stages in the budget process/Cycle at any level of jurisdiction. These are budget preparation (drafting/design process), budget approval and appropriation (legislative process), budget execution (implementation process), and budget control (performance monitoring- audit and evaluation process).

2.6. Determinants of Financial Resources Utilization in Schools

2.6.1 Participation of Stakeholder

Community participation as a concept focuses on the idea that involving stakeholders in decision making about their communities and broader social issues that have important social, economic and political benefits. The areas that the school community need to participate in decision making include decisions on the overall school policy, overall management of school, financial resources management, disciplinary hearings, school budget and its administration, monitoring of teachers' attendance and sanction of teachers leave. It is true that when local people have the opportunity to make decisions, they sometimes make mistakes. However, if they

have the opportunity to decide and make mistakes, in time they learn and begin to fight for improvement in schools. The most important thing is that the community may decide what to do. It does not matter if they make mistakes. Even if they do, they will learn from their mistakes (MoE, 2002).

According to Thomas (2010), participation of various stakeholders is manifested in the process of budget preparation, approval, implementation, and reviews. It is through participation that peoples' perspectives can be brought to the attention of policy makers. School principals should no longer say "we best and we will tell the community how schools should be run", the community wants to become involved and wants to know the rationale before school decisions made. Parents and community members become offended if the school arbitrarily makes decisions that directly affect them. Therefore, the school principal has to make the community participate in areas that concern them. It should not assume, however; School Board and PSTA members should invite or be requested to participate in making all the decisions. If the decisions are found to be more routine and of academic or professional, they should not be requested. If done, they may consider it an imposition on them, a waste of time and, passing the buck (Thomas, 2010). Taking this reality in mind, school principals have to create conducive environment for active participation of the school board and PSTA as well as the community in the decision making of the school affairs that concern them.

2.6.2. Community participation in school financing

Financial resources management refers to an effective and efficient allocation and utilization of financial resources corresponding to the achievement of educational goals. It is a process which includes the major activities that are related to identifying the sources of educational finance and the how of generating them. It is the most sensitive asset that needs serious attention by all stakeholders in general and educational managers in particular. In general, financial resources management refers to the process of planning, organizing, directing, allocating, distributing, utilizing and controlling of funds in achieving educational goals. A sense of ownership is observed and there are strong evidences from current practices that communities are actively participating in the management and administration of schools. As demand for education is increasing, school committees are playing greater role in the improvement of their

schools. Woreda Education and Training Board has been strengthened to provide appropriate decision-making and follow up support KETB, and has to initiate motivating programs at woreda level. Moreover, community organizations like women's associations, youth associations and others, which are operating in the community, have roles in enhancing the enrollment of students. The success of schooling depends, to a large measure upon the value that communities attach to education. Where education is highly valued and actively sought, the mission and goals of the school are shared and supported by the community (ESDP-II, 2002). The accessibility of finance and resource by itself does not bring any attainment of quality of education without efficient use through appropriate financial management.

2.7. The Role of School Principals' in Financial Resource Management

These policies and guidelines become the working norms of the school rather than formal board policies or statements of operating procedures. Typically, they take an action what will not be tolerated in reaching the mission School principals and PTAs should be empowered to lead and supervise school resources in decentralization (MoE, 2002). Early maintain that school principals should work with PTAs in the financial matters like budgeting, purchasing and monitoring school financial resources. In addition to this, Tsukudu and Taylor (1995) stated that training for school personnel is very essential to manage schools financial resources. Since 2002 schools much more freedom on managing their own finance and opened the door to better ways of managing the school fund and considerable delegation with in the schools, individuals being responsible for managing school finance (MoE (2002).

2.8. The Role of Parent-Teacher-Association on Financial Management

The first step in organizing school finances is to institute the school governing body, which in appoints the school financial committee. The PTA is made up of parents of learners at the school, teachers and local community. People from the community may be assigned as PTA in school committee members. For example, an expert on financial matters in schools may be assigned in the finance (MoE, 2002). The PTA is an important element of decentralization in education. Therefore, it is essential that the PTA work closely with the school principals as school financial managers with respect to the owner. In advance, MoE (2002), the PTA should assist principals in administering the school finance; with projects to establish a school fund account; and to

administer it in accordance with the policy and guidelines. They prepare school budget plan each year that shows the estimated income and presented to the general parent's meeting for approval. The PTA committees should find ways of obtaining budget from stakeholders for the school by approaching business people to sponsor school based on their plan activities ; asking parents' to contribute as they like ; and organizing fundraising projects for their schools; and following the procedure to accomplish school goal as preplanned.

As MoE (2013), the guidelines on school financial management indicate that the school cashier and PTA head should open and maintain a single bank account in the name of the school at a registered bank. Nobody is allowed to keep money or deposit it into a bank account other than the one that exists in the name of the school. The role of Parent Teachers Association should be placed in the center of the school activity in that they capable to coordinate all students' family for school activity. Hence, reviewing their role gives a researcher to see how the PTA carried out their role in government secondary schools practices of financial resource management as owner in Meskane Woreda.

2.9. Strengthening Finance Transparency and Accountability in schools.

From the school management concern, it refers to the capacity of the school principal to work with others in order to demonstrate that the school has indeed been responsive to the needs of the students, the local community and society at large". This can be done through scheduled meetings and discussions, periodical reports and others.

According to ministry of finance and economic development of Ethiopia (2009), financial transparency refers to creating access for stakeholders' participation up on the accomplishment of common objectives; on the other hand accountability refers to a person's duty to give an account of having executed his / her work in terms of set criteria and determined standards. It is a measure of the extent to which decisions taken and resources used succeed in attaining the educational goal.

School financial resources management comprises the planning and implementation, accounting, reporting and the protection of assets from loss, damage and fraud. Schools can regulate their accountability with at least two internal rules: accounting rules and instructions on inventory

check. If the school does not have the above mentioned internal rules, there is a risk that internal controls are not set. Moreover, this means a great risk for incorrect and ineffective management as well as unintended use of school's public financial resources. The internal control system comprises a system of procedures and methods with the objective to assure compliance with the principles of legality, transparency, efficiency, effectiveness and management economy. Related to internal control, the internal auditing appears which provides autonomous assessment of financial management and control systems as well as counseling to the school leader on how to improve their efficiency (K.A. Taylor, 2008). Therefore, it is basically advisable for schools and their administrative bodies to make decisions in accomplishing their educational activities and financial resources utilization practices under the umbrella of the principles of finance transparency and accountability.

2.10. School Financial Resource Auditing and Reporting

2.10.1. School Financial Resource Auditing

Well-administered school districts use audits for the same basic purpose that private businesses and industrial concerns do. Principals and school boards are to be provided with a financial report prepared by an outside independent agency; through this report, the board and the district office are provided with information on the current financial status of the school. According to Saavedra, 2002, financial audit refers to determining whether the entity's financial information is presented in accordance with the applicable financial reporting and regulatory framework, aiming at enhancing the degree of confidence of the intended users of the financial statements. In the school concern, it is used to verify the fiscal integrity of the school with that of the district having the following benefits to the school and the district. The local school board, the citizens and the state educational agency are provided with assurances that proper safeguards used in the operation of the school accounting system. The auditors may make recommendations for improving the accounting system and procedures of the school (Saavedra, 2002). Therefore, it can be understood from the above concepts that schools will not get in to defectives of the financial resources utilization if they are accustomed to regular financial resource.

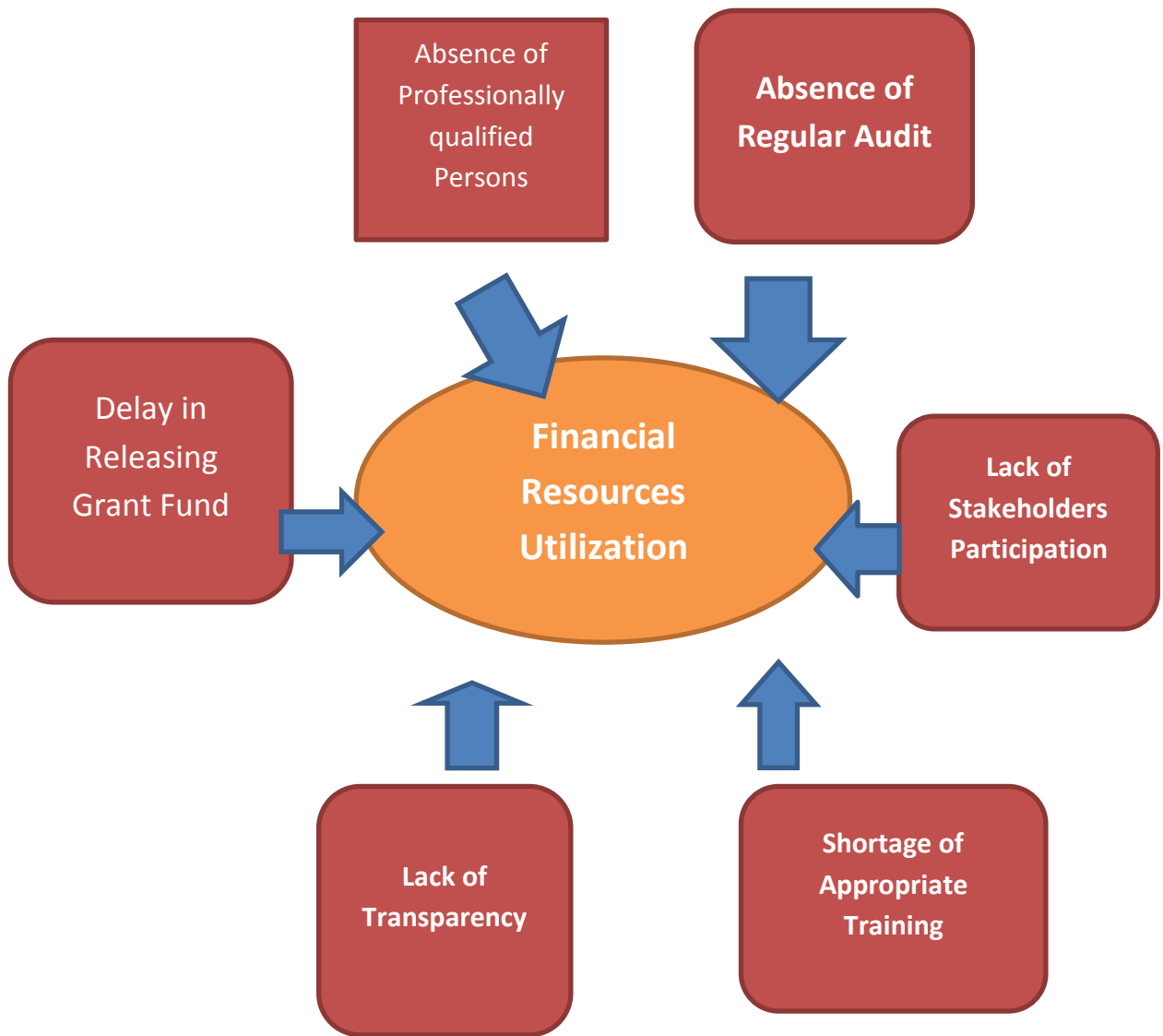
2.10.2. School Financial Resource Reporting

At every level, quarterly, semi-annual and annual work and financial performance reports; and possible solutions will be given. The reports shall concentrate on:-Progress in production of planned outputs, implementation of activities, utilization of inputs; and information on actual capital and recurrent expenditure, implementation of recommendations and weaknesses, strengths and lessons learned in implementing financial resource.

According to MOE (1994 E.C) Schools would prepare their reports and get it evaluated along with the kebele education and training management board and submit the reports to the woreda education office within five days after the end of the quarterly year. The Woreda education office would compile the schools reports along with its report and get them evaluated by the woreda education and training Management Board. The office, then, would present the final draft of the report to the Woreda Council, the Zone Council and the Regional Education Bureau within the first 15 days of each quarterly year. Apart from the quarterly reports, a 6 and 9 months report would also prepare. After receiving the reports from the woreda education office, the regional education, bureau would submits its report on finance utilization to the regional council as well as to regional finance and economic development bureau. The regional finance and economic Bureau, in its turn, submits the report to the federal ministry of finance and economic development.

The quarterly report shall mainly serve the day-to-day management purposes at implementation level. The semi and annual reports shall be the main source of information on progress and achievements of the entire program compared to plans. These shall also serve the sector management at regional and national level as well as the member of the donor community to monitor the progress of the program (ESDP-II, 2002)

2.11. Conceptual Framework



(Source: Review literature)

CHAPTER THREE

THE RESEARCH DESIGN AND METHODOLOGY

3.1. RESEARCH DESIGN

Descriptive survey research design was employed for this study. This design was selected for the reason that it enables the researcher to obtain current information about the financial resources utilization practices and its challenges in the selected secondary schools. Moreover, this design help to describe the state of affairs in the present time to report what has happened or what is happening.

The researcher used descriptive survey method, because it was hoped appropriate to get an exact description of the current status and/or immediate past of a given phenomenon (Sharma 2000). This method is widely applied in the discipline of social sciences to gather detailed quantitative and qualitative data through questionnaires from large population under study in short time. So that, this study was a descriptive survey research that intended to describe the existing phenomena of practices and challenges school grant fund management. Furthermore, quantitative and qualitative data were collected. It also helped to provide a basis for triangulation but, more often; this method helped to conceptualize information that gathered from different respondents from different points of view

This research intends to apply in both approaches identify an accurate description of the major challenges encountered on the government secondary schools challenging factors of utilization financial resources. This study concerned to find out the challenging factors of utilization financial resources in Meskan Wordea government Secondary Schools.

3.2. Research Method

Both quantitative and qualitative data analysis method was employed in order to answer the basic research questions and to achieve the objectives of the study. Quantitative method was used for economical and important in generalization for large population from small group (Creswell, 2003) and qualitative data also used for understanding of the human system and its subjective aspects of behavior be it small or large (Savenye and Robison, 1996) In the case of quantitative

data analysis, the data from the questionnaires was entered into computer using statistical package for social science (SPSS) version 21 computer programs for data analysis and quantitatively was analyzed by using descriptive statistics such as percentage, frequency and mean. The independent sample T-test will be also applied to test whether there is any significant difference may happen in the response of male and female teachers. Thus, the frequency and percentage was delivered from the data as it well serves as the basis for interpretation of the data as well as to summarize the data in simple and understandable way (Aaron, et al, 2008). The qualitative research method was employed to the study with the information gained by open ended questionnaire, interview and documents and information gained by closed ended questionnaires was employed with quantitative research method. Qualitative data was analyzed by transcribing respondent's idea and views through narrations, descriptions, and discussions to help capture aspects of the study that couldn't be done through the quantitative method and to triangulate research findings derived from the literature review and primary data sources. Finally, conclusions was drawn from the major findings and possible recommendations also was suggested for solutions.

3.3. Study Site and Source of data

3.3.1. Study Site

Meskan is one of the Woreda in the Southern Nations, Nationalities, and Peoples Region of Ethiopia. This woreda is named after the Meskan speaking Gurage people. Part of the Gurage Zone, Meskan is bordered on the south by the Silite Zone, on the west by Muhor Na Aklil, on the northwest by Kokir Gedebano the north by Sodo Wored, on the northeast by Sodo and Oromo, and on the southeast East Meskan Wored. Townen in Meskan include Bedara. The townen of Butajira is surrounded by Meskan.

Meskan Community is settled in Meskan Woreda and Butajira Townen Administration. It is found at around 135 KM distance from Addis Ababa. Based on the information obtained from the Central Statistical Agency of Ethiopia, Meskan Woreda has total population of 155782 of whom 76396 are man and 79386 women (Census, 2007).

3.3.2. Source of Data

In finding the challenging factors of utilization financial resources in government secondary schools of Meskan Wordea, primary data was collected from the teachers, principals, secondary school supervisors, PTA, financial personal and Woreda finance through interview, questionnaire, observation and checklist. That means, the investigator collected information regarding the financial control and accountability of the teacher and supervisors from both teacher and supervisors by using questionnaire. In addition to this, questionnaire was used to gather data related with the responsibility of both the school governing body and the school management team, which together form a school based financial management with accountability for monitoring and evaluating the financial management performance of the school based on the authority and responsibility to make decisions related to the allocation of resources, in a system of education having commonly determined goals.

Furthermore, observation and checklist used to collect information's related with documents that recorded in secondary school utilization of financial resources or club files, reports and different records related to the study and other related literatures. Thus, the decision to use these subjects as a source of primary data is based on the expectation that they have better information (experience) concerning challenging factors of utilization financial resources and its implementation.

3.4. Population, sampling size and Sampling Procedure

3.4.1. Population of the study

Population is a complete set of people with a specialized set of characteristics and the group of individuals taken from the general population who share similar characteristics Even though scholars defined the concept population differently, it refers to collection of individuals or objects that share common characteristics (behavior) from which samples are taken to conduct the study and to generalize its finding at the end. Therefore, the population of this research was include all concerned staffs in all secondary schools of Meskan Woreda; specifically, secondary school teachers (150), principals (6), Vice principal (6), financial personals(12) , Woreda

finance , PTA (24) and cluster level secondary school supervisors (4), forming a total of 216

3.4.2. Sampling size and Sampling technique

Sample is the selected population. Any part of the fully defined population and a sub set of population that allows the researchers to conduct the study on individuals from the population so that the results of their study can be used to derive conclusions that applies to the entire population. Therefore, the researcher selected 6 government secondary schools from the total of 10 government secondary school by using proportional stratified sampling technique. That means, the investigator put 10 government secondary school in 2 strata based on geographic location and selected 3 government secondary school from each strata by using proportional stratified random sampling technique. Totally 6 (60%) secondary schools namely Mesken koto secondary school, Odo wribe secondary school, Akemuja secondary school, Debube Sharishare secondary school, Meserete wegram secondary school and Dobi secondary schools by using proportional stratified random sampling technique.

Six categories of participants was be included in the study. (18)School principals, (12) financial personals,(24) PTA, (6) Supervisor, (150) teachers, and (6) Wereda finance was participate in this study. Therefore, (216) respondents was took part in this study.

Moreover, the researcher took (6 supervisors, 12 financial personals, 6 Wereda finance, 6 principals and 6 vice-principals from sample secondary schools) through available sampling technique.

From thus, 109(72%) teachers, 6(100%) supervisors, 24(100%)PTAs 6 (100%) principals, and 6 (100%) vice-principals was selected samples of the present study. This is summarized in Table 1 below

Finally, regarding the number of principals, in selected secondary schools have three principals each. So, the researcher selected two principals (main principal and administrative principal) from each school by using purposive sampling technique because administrative principal is responsible for managing administrative workers such as financial person, librarians, secretaries

and lab technicians. The main principal is generally responsible for every activity taken place in the school compounds. So, the issue of financial resource utilization concerns both academic and main principals. But, the third principal (academic principal) is not included in this study because he is responsible for teaching learning processes.

Regarding number of supervisors, in selected secondary schools have one each. So, the researcher selected one each secondary school by using purposive sampling technique because supervises the effective management and use of financial resources in school.

Regarding the number of PTAs, in selected secondary schools have four PTA each. So, the researcher selected four PTAs from each secondary school by using purposive sampling technique because local school board, the citizens and the state educational agency are provided with assurances that proper safeguards used in the operation of the school accounting system. Therefore, it is essential that the PTAs work closely with the school principals as school financial managers with respect to the owner. Regarding the number of Woreda finance, in selected secondary schools have one Woreda finance each. The researcher selected one from each secondary school by using purposive sampling technique.

Table-1 Summary of respondent population, *sample size and sampling techniques*

No	Name of schools	Teachers		Principals		Supervisors		PTAs		Financial personals		Wereda finance	
		Populati on	Sample	Populati on	Sample	Populati on	Sample	Populati on	Sample	Populati on	Sample	Populati on	Sample
1	Meskan Koto	28	20	3	2	1	1	4	4	2	2	1	1
2	Akemuja	25	18	3	2	1	1	4	4	2	2	1	1
3	DebubibS harishare	22	16	3	2	1	1	4	4	2	2	1	1
4	Meserete wegram	19	14	3	2	1	1	4	4	2	2	1	1
5	Dobi	27	20	3	2	1	1	4	4	2	2	1	1
6	Odo Wribe	29	21	3	2	1	1	4	4	2	2	1	1
7	Total populatio n	150	109	18	12	6	6	24	24	12	12	6	6

Keys Pop = Population, Sum = sample

3.5. Instruments of Data Collection

Both quantitative and qualitative data was collected by using different data collecting instruments like questionnaire, interview and review the school finance documents.

3.5.1. Questionnaires

In order to make better and relevant data the researcher employed questionnaire as major tool. Open ended and closed ended question was prepared for teachers, principals and supervisors on challenging factors that affect utilization of financial resources at government secondary schools. The instrument composed of open ended questions were prepared and distributed for each. The scaling procedure ranging from Strongly Agree to Strongly Disagree/ Very low to very high.

The questions that solicited the respondents provided freedom to express his/her feeling about the research problem. The questionnaires was prepared by English language for teachers and school managements. For PTA committee and school finance personnel, it translated into Amharic to minimize confusion. Finally, the researcher was translated the respondents' responses into English language.

3.5.2. Interview

In this study, interview was under taken in the form of person to person encounter using semi-structured and open ended questions, enabling respondents to address matters in their own terms and words. Therefore, in order to get views and opinion about challenging factors in the utilization of financial resources at government secondary schools in Meskan Wordea. Moreover, interview was prepared to gate in-depth information so that enrich and validate the information gained through questionnaire and observation. As a result, semi-structured interview conducted to PTAS, supervisors and Wereda finance personnel

3.5.3. Document Analysis

Document analysis was used to substantiate the information gathered by checklist. These necessary documents of the selected school were reviewed. In order to get valuable and recent information with regard to the challenging factors that affect the utilization of financial resources at government secondary schools.

3.6. Procedures of Data Collection

First, the researcher was undergoing discussion with the school principals and representatives of the education offices to get permission by explaining the importance's of this research. Then, the researcher was conducted pilot test out of the sample size in Meskan Wereda secondary school and modification made on some questionnaires. The researcher being with principals has gave orientation for respondents about the objectives of the research data collection tools and setting to conduct one interview and questionnaire.

The researcher then distributed the questionnaire papers for teachers and school managements and collected the responded paper. Lastly, the researcher conducted an interview with finance

office auditors and group discussion with educational experts. To this end, the researcher was review the school finance documents.

3.7. Validity of instruments

3.7.1 Pilot Test

Before the final questionnaires were administered pilot testing was conducted. It was helped to ensure that the respondents understand what the questionnaire wants to address and was done with the objectives of checking whether or not the items contained in the instruments could enable the researcher to gather relevant information, to identify and eliminate problems in collecting data from the target population. The questionnaire was founded on the basic questions. The instrument was carried out by the advisors and followed by pilot study that was conducted in Amedibir secondary school which was not included in the sample study.

The pilot test was conducted to test the validity and reliability of the instruments. In this regard, the questionnaire were pretested in a pilot test through a sample of 15 teachers 1 principals, 1 finance office and 1 supervisors selected which were not included in the actual study. In light of the advisors opinions and the pilot test, the terms of the questionnaire were improved in terms of language, format and content.

After the questionnaire were filled and returned the reliability and validity of terms were measured by using Crobach's alpha method by the help of SPSS version 21. The obtained test result (α) become 0.82, than as the result indicated it was good identification of the internal consistency of items .To ensure validity, senior collogues were invited, the instruments were examined by the advisor who was an expert and authority in research. Confusing items were modified and restructure to make the questionnaire clear and ready for the study.

Based on their reflections, the instruments were improved before they were administered to the main participants of the study. As result of the comment, three irreverent questionnaire were removed, two lengthily items were shortened, and some unclear items were made clear. Then the questionnaires were distributed to teachers, finance person and principals in order to collect the required research data.

3.8. Methods of Data Analysis

Both quantitative and qualitative data analysis tools was employed in order to answer the basic research questions and to achieve the objectives of the study. In the case of quantitative data analysis, the data from the questionnaires was entered into computer using statistical package for social science (SPSS) version 21 computer programs for data analysis and quantitatively was analyzed by using descriptive statistics such as percentage, frequency and mean. The independent sample T-test also applied to test whether there was any significant difference may happen in the response of male and female. Thus, the frequency and percentage was delivered from the data as it well serves as the basis for interpretation of the data as well as to summarize the data in simple and understandable way (Aaron, et al, 2008).

Qualitative data was analyzed by transcribing respondent's idea and views through narrations, descriptions, and discussions to help capture aspects of the study that couldn't be done through the quantitative method and to triangulate research findings derived from the literature review and primary data sources. Finally, conclusions was drawn from the major findings and possible recommendations also was suggested for solutions

3.9. Ethical considerations

Ethical clearances have been sought from the Addis Ababa university ethical committee and a supportive letters was obtained from department of educational planning and management. Before data collection undertaken permission was obtained from respondents Study participants were asked for their consent before filling the questionnaire and objective of the study have been explained for them on the provided questionnaire, and enrolled after their consent. No person would be obliged to participate in the study without his or her consent and there was no need of mentioning or writing their name. All the respondents' information was keep strictly confidential

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA

This chapter deals with the presentation, analysis and interpretation of data collected from the respondents, through questionnaire, interview and observation.

4.1 Background Characteristics of respondents

Based on the questionnaire the back ground of all respondents in terms of age, sex, educational back ground and work experiences were summarized.

Table- 2 Characteristics of respondents

No	Variables	Description	Financial personnel		Teachers		Principals	
			F	%	F	%	F	%
1	Age	21-30	4	33.3	32	29.35	2	16.6
		31-40	6	50	58	53.21	9	75
		41-50	2	16.6	19	17.43	1	8.33
		Above 50	-	-	-	-	-	-
		Total	12	100%	109	100%	12	100%
2	Sex	Male	7	58.33	68	62.38	11	91.66
		Female	5	41.66	41	37.61	1	8.33
		Total	12	100%	109	100%	12	100%
3	Educational back ground	1 st degree	12	100%	88	80.73	7	58.33
		2 nd degree	-	-	21	19.26	5	41.66
		Total	12	100%	109	100	12	100%
4	Work experiences	1-5years	3	25	22	20.18	2	16.6
		6-10 years	6	50	54	49.54	7	58.33
		11-15 years	2	16.6	16	14.67	2	16.6
		16-20 years	1	8.33	12	11	1	8.33
		Above 20	-	-	5	4.58	-	-
		Total	12	100	109	100%	12	100%

Source: finical personnel, teachers and principals survey, 2020

In table 2, item 1 shows that the background characteristics of the respondents of this study were presented. Regarding to the age distribution of respondents reported that 4(33.3%) of finical personnel, 32(29.35%) of teachers and 2(16.6%) of principals were of age between 21-30 years old, 6(50%) of finical personnel, 58(53.21%) of teachers and 9(75%) of principals were age between 31-40 years old and the rest 2(16.6%) finical personnel , 19(17.43%) of teachers and 1(8.33%) were age between 41-50 years. From this, the age interval at which majority of the respondents falls the age between 31-40 years of finical personnel, teachers and principals in the secondary schools.

In table 2, item 2 regarding to sex 7(58.33%) of finical personnel, 68(62.38%) of teachers and 11(91.66%) of principals were male. It was only 5(41.66%) of finical personnel, 41(37.61%) of teachers and 1(8.33%) of principals were females. Thus, the data reveals that women have compared to their males' counterpart were low in secondary schools.

In table 2, item 3 regarding the educational level of respondents, the data on the part of the 12 (100%) of finical personnel, 88(80.73%) of teachers and 7(58.33%) of principals were first degree holders and the rest 21(19.26%) of teachers and 5(41.66%) of principals were second degree holders. From the above analysis concluded that, educational background of majority of finical personnel, teachers and principals were first degree holders in the secondary schools. But the few number of teachers and principals holding second degree in the schools.

In table 2, item 4 concerning to work experiences of respondents indicates that 3(25%) of finical personnel, 22(20.18%) of teachers and 2(16.6%) of principals served from 1-5 years in current working positions and 6(50%) of finical personnel, 54(49.54%) teachers and 7(58.33%) of principals were served from 6-10 years in current positions while, 2 (16.6%) finical personnel, 16 (14.67%) teachers and 2(16.6%) of principals were served from 11-15 years in current positions the and the rest of teachers and principals served 16-20 years in current positions work experiences .

Thus, it can be concluded that most of the finical personnel, teachers and principals included in the study have enough work experience in teaching. So the researcher believe that the

information obtained from these relatively experienced respondents help to improve the challenges of financial resource utilization in secondary schools.

Table 3:- Financial resources management

No	Items	Respondents	Mean	S.D	Grand mean	T-value	P-value
1	the school has properly implemented finance rules and regulations	Teachers	3.19	1.165	3.19	1.318	0.214
		Principals	3.33	1.435			
		Financial Personnel	3.08	1.564			
2	there are clear guidelines for financial resource management in the school	Teachers	2.45	1.417	2.44	0.650	0.529
		Principals	2.33	0.985			
		Financial Personnel	2.17	1.030			
3	currently your school is effective in financial resource utilization	Teachers	2.48	1.094	2.45	4.000	0.002
		Principals	2.33	1.155			
		Financial Personnel	2.08	1.165			
4	the stakeholders effectively participate in financial resource management in school.	Teachers	2.31	1.176	2.29	2.44	0.046
		Principals	2.25	1.055			
		Financial Personnel	2.17	1.467			
5	the school principals, financial officers are carrying out their duties according to the financial guidelines	Teachers	2.39	1.202	2.41	7.288	0.000
		Principals	2.25	1.138			
		Financial Personnel	2.08	0.900			
6	school finance is effectively and efficiently used to attain its intended goals.	Teachers	3.09	1.041	3.04	5.933	0.000
		Principals	2.67	1.155			
		Financial Personnel	2.92	1.379			
7	your School prepare the annual budget plan on time	Teachers	2.44	0.751	2.42	2.691	0.021
		Principals	2.25	0.965			
		Financial Personnel	2.42	1.084			
8	Stakeholders get any relevant training on financial control of the utilization	Teachers	2.45	1.118	2.42	4.320	0.674
		Principals	2.42	1.240			
		Financial Personnel	2.17	1.115			
9	your school allocate the annual budget using the proper code of finance	Teachers	2.89	1.003	2.90	2.966	0.013
		Principals	2.75	1.055			
		Financial Personnel	3.17	1.267			
10	your school budget plan is in line with teaching learning activities	Teachers	2.30	0.833	2.29	4.311	0.001
		Principals	2.17	1.267			
		Financial Personnel	2.33	1.557			

Source: teachers, principals and financial personnel survey, 2020

Note: P-value was calculated at $\alpha=0.05$, are significant at $p<0.0$ and not significant at $p>0.05$ levels, of Df=112 scale: 1-1.49= SDA, 1.5- 2.49= DA, 2.5-3.49= Average, 3.5-4.49= Agree, 4.5-5.00= strongly agree.

In table 3, item 1 the total respondents of teachers, principals and financial personnel were asked to rate their agreement .As a result, the mean score of teachers, principals and financial personnel the

school has properly implemented finance rules and regulations was the mean scores of teachers 3.19, principals 3.33 and 3.08 financial personnel thus mean scores shows that agreement level was medium rate of performance . The T-value result showed there was not statistical difference between the respondents at $p > 0.05$ level of significance concerning about school has properly implemented finance rules and regulations.

“The interview with PTA’s supervisors and worded finance revealed that school has properly implemented finance rules and regulations medium rate.” From this can concluded that finance rules and regulations was not implemented frequency in the secondary schools.

In table 3, item 2 regarding to the there are clear guidelines for financial resource management in the school , the mean scores of 2.45 teachers , 2.33 of principals and 2.17 of financial personnel the grand mean score 2.44 was found in the range of low mean value. This means that the respondents’ agreement level falls under low region. Since the T- value showed that $p > 0.05$, it would be possible to concluded that there was not statistically significance difference between the opinions of the two groups.

Finally, this leads us to the conclusion that there were no clear guidelines for financial resource management in the school because it affects the financial resource utilization in the secondary schools.

In table 3, item 3 the respondents of mean value of teachers , principals and financial personnel result showed that 2.48 ,2.33 and 2.08 respectively and the low mean value 2.45. This showed that currently the school is effective in financial resource utilization was low rate. The T-value result showed that there was significance difference between groups of the respondents Since $P < 0.05$.

“According to interview PTA’s, supervisors and worded finance interview result showed that the school is effective in financial resource utilization secondary schools, was low rate. Bu the other interview reported that the school is effective in financial resource utilization was good”.

From this can concluded that the school has effective in financial resource utilization low performance in the secondary school. According to Melaku (2000), the expansion of educational

systems and provision of quality education in schools are greatly influenced by the amount of financial available to education, and by the extent to which the available financial resource effectively and efficiently managed and utilized.

In table 3, item 4 the respondents of mean value 2.31 of teachers, 2.25 of principals and 2.17 financial personnel result showed that low rate . This shows that the mean scores of teachers more than financial personnel and principals and the average mean value 2.29. The T-value result showed that there was not significance difference between groups of the respondents Since $P > 0.05$.

In general, as the majority of respondents resulted show that the insignificant participation of stakeholders in school financial resource management in secondary schools.

In table 3, item 5, the total respondents of teachers , principals and financial personnel agreed with their mean values 2.39, 2.25 and 2.08 respectively, the school principals, financial officers are carrying out their duties according to the financial guidelines was low rate. Whereas the T-value result 0.000 showed that there was statistical difference between the view of respondents at $p < 0.05$ level of significance indicating agreement of response between the groups. *“According to interview result showed that the school principals, financial personnel are carrying out their duties according to the financial guidelines was low rate”*. From this it is possible to understand that the school principals and financial officers did not functionally carrying out their duties according to the financial guidelines according to rule in the secondary schools.

In table 3, item 6 about the school finance is effectively and efficiently used to attain its intended goals. From this in the schools the total respondents 3.09 of teachers , 2.67 of principals and 2.92 of financial personnel agreed with their mean scores was most based on this financial personnel and teachers more supported than principals the range falls medium rate . Whereas the T-value result showed that there was statistical difference between the view of respondents at $p < 0.05$ level of significance indicating agreement of response between the groups. From the above analysis concluded that most of time the school finance was no effectively and efficiently used to attain its intended goals in the secondary schools.

In table 3, item 7 regarding to the school prepare the annual budget plan on time , the mean scores of 2.44 of teachers, 2.25 of principals and 2.42 of finical personnel the grand mean score 2.42 was found in the range of low mean value. This means that the respondents' agreement level falls under low region. Since the T- value at 0.021 showed that p-value <0.05, it would be possible to concluded that there was statistically significance difference between the opinions of the two groups. Finally, this leads us to the conclusion that there was not preparation school annual budget plan on time because in school prepare the annual budget plan not based on the intended needs in the secondary schools.

In table 3, item 8, respondents indicated that 2.45 of teachers, 2.42 of principals and 2.17 of finical personnel were asked to express their feeling the stakeholders get any relevant training on finical control of the utilization. Accordingly their responses the mean values shows that low rate. Whereas the all respondent groups to agree with low rate that stakeholders get any relevant training on finical control of the utilization .The T-value result showed there was not statistical difference between the respondents since $p > 0.05$. Thus, it can be concluded that stakeholders have did not given relevant training on finical control of the utilization.

In table 3, item 9, the total respondents of teachers , principals and finical personnel agreed with their mean values 2.89, 2.75 and 3.17 respectively, the school allocate the annual budget using the proper code of finance was moderate rate. Whereas the T-value result showed that there was statistical difference between the view of respondents at $p < 0.05$ level of significance indicating agreement of response between the groups. *“Furtherer more the interview with PTA's, supervisors and wordea finance result confirmed that above issue moderate rate and”*.

In table 3, item 10 regarding to the school budget plan is in line with teaching learning activities , the mean scores 2.30 of teachers, 2.17 of principals and 2.33 finical personnel the grand mean score 2.29 was found in the range of low mean value. This means that the respondents' agreement level falls under low region. Since the T- value at 0.001 showed that p-value <0.05, it would be possible to concluded that there was statistically significance difference between the opinions of the two groups.

Finally, this leads us to the conclusion that school budget plan did not focus on in line with teaching learning activities because most of the time the school budget wasted un intend activities.

4.3 Financial Accounting in Secondary Schools

The practices of financial accounting are the main activity in financial resource management. It includes recording of official receipt for money received, money regulation by check, purchasing system and money paid. Supporting documents should be kept for all expenditures made to achieve the school goals.

Table 4:- Financial Accounting in Secondary Schools

No	Items	Respondents	mean	S.D	Grand mean	T-value	P-value
1	do you believe in the importance of highly qualified personnel to run school finance system	Teachers	2.28	0.780	2.25	1.431	0.180
		Principals	2.08	1.165			
		Finical Personnel	2.17	0.577			
2	The school collects payment by using legalized receipts	Teachers	3.44	1.258	3.70	2.461	0.032
		Principals	3.33	1.435			
		Finical Personnel	3.42	1.564			
3	the school properly uses payment voucher to spent money	Teachers	2.11	0.950	2.10	2.421	0.034
		Principals	2.00	0.953			
		Finical Personnel	2.17	0.937			
4	The school storekeeper accepts purchased materials by model 19	Teachers	2.96	1.071	2.95	4.450	0.001
		Principals	2.83	1.267			
		Finical Personnel	2.92	1.311			
5	The school finance timely audited through/using right procedures	Teachers	2.29	0.965	2.26	1.106	0.293
		Principals	2.17	0.718			
		Finical Personnel	2.00	0.739			
6	The school regularly report financial expenditure to the concerned body	Teachers	2.72	1.113	2.80	1.146	0.276
		Principals	3.42	1.240			
		Finical Personnel	2.92	0.669			

In table 4, item 1 the respondents of mean value 2.28 of teachers, 2.08 of principals and 2.17of finical personnel result showed that below average and also the average mean value 2.36. The T-value result showed that there was no significance difference between groups of the respondents Since $P > 0.05$. Based on the average mean value, believe in the importance of highly qualified personnel to run school finance system in below average rate.

“Furthermore the interview with PTA’s, supervisors and wordea finance result confirmed that the above issue school has of highly qualified personnel to run school finance system low in the schools”. From the above analysis concluded that the believe in the importance of highly qualified personnel to run school finance system in secondary schools was low rate.

In table 4, item 2, respondents indicated that 3.44 of teachers, 3.33 of principals and 3.42 of finical personnel were asked to express their feeling the school collects payment by using legalized receipts. Accordingly their responses the mean values shows that high rate. Whereas the teachers and finical personnel more agree than principals school collects payment by using legalized receipts. The T-value result showed there was statistical difference between the respondents since $p < 0.05$. Thus, it can be concluded that school was collects payment by using legalized receipts.

This implies that schools gave legalized receipts for any income collected because did not collect any income without receipt in the secondary schools.

In table 4, item 3, about the school properly uses payment voucher to spent money. From this the total respondents 2.11 of teachers, 2.00 of principals and 2.17 of finical personnel agree with their mean scores was school properly uses payment voucher to spent money was low rate. Whereas the T-value result showed that there was statistical difference between the view of respondents at $p < 0.05$ level of significance indicating agreement of response between the groups.

“According to interview result showed that there was no payment voucher in secondary schools included”. However, schools used model 6 and ordering payment format to spent money.

From the above analysis concluded that school uses payment voucher to spent money was low performance in the secondary schools because schools didn’t use payment voucher for money used up for different school activities.

In table 4, item 4, the total respondents of teachers, principals and finical personnel agreed with their mean values 2.96, 2.83 and 2.92 respectively the teachers, school principals and financial personnel indicated that storekeeper accepts purchased materials by model 19 was moderate

rate. Whereas the T-value result 0.001 showed that there was statistical difference between the view of respondents at $p < 0.05$ level of significance indicating agreement of response between the groups. Therefore the schools store keeper accepted purchased materials by using model 19.

In table 4, item 5 regarding the school finance timely audited through/using right procedures the mean scores teachers , principals and financial personnel 2.29, 2.17 and 2.00 respectively, reported that low rate this indicated that schools' finance was not audited timely through the right procedures . The T-value result showed that there was not significance difference between groups of the respondents Since $P > 0.05$ which means 0.293 shows that low rate.

“furthermore the interview with PTA’s, supervisors and wordea finance result indicates that schools were not audited by internal auditors but the external auditors audited once a year”.

From this it can be concluded that the school finance did not timely audited through/using right procedures in secondary school due to finance audit did not follow right procedures in the schools.

In table 4, item 6, respondents indicated that 2.72 of teachers ,3.42 of principals and 2.92 of finical personnel were asked to express their feeling school regularly report financial expenditure to the concerned body . Accordingly their responses the mean values shows that moderate rate. Whereas the all respondent groups to agree with medium rate that school regularly report financial expenditure to the concerned body . The T-value result showed there was not statistical difference between the respondents since $p > 0.05$. Thus, it can be concluded that school regularly report financial expenditure to the concerned body moderately in the schools

Table 5:- Financial Auditing in Secondary Schools

No	Items	Respondents	mean	S.D	Grand mean	T-value	P-value
1	school is carrying out auditing frequently	Teachers	2.31	0.857	2.26	5.745	0.000
		Principals	2.00	0.739			
		Finical Personnel	2.08	0.793			
2	the auditors are giving feedback to the school regularly	Teachers	2.10	1.146	2.08	4.180	0.002
		Principals	2.00	0.953			
		Finical Personnel	1.92	0.669			
3	Auditors normally check for documents	Teachers	2.80	1.215	2.78	3.957	0.002
		Principals	2.83	1..267			
		Finical Personnel	2.67	1.231			
4	Auditors work is in-depth enough	Teachers	2.98	1.155	2.91	2.708	0.020
		Principals	3.33	1.231			
		Finical Personnel	3.17	1.115			
5	Auditors make follow up checks	Teachers	2.37	1.259	2.35	4.103	0.002
		Principals	2.25	1.055			
		Finical Personnel	2.33	1.155			

In table 5, item 1 teachers , principals and finical personnel respondents were asked to express school is carrying out auditing frequently .Accordingly, the mean scores 2.31 of teachers, 2.00 of principals and 2.08 of finical personnel were agreed on school is carrying out auditing frequently was low. This shows that the teachers and principals less than finical personnel agreed on the issue. The grand mean value was 2.26 that confirmed the above issue. As a T-test result showed that the difference between total respondents responses was significant p -value <0.05 level of significant concerning school is carrying out auditing frequently .

“Furthermore, the interview held with PTAS, supervisors and wordea finance suggested that school is carrying out auditing frequently in the schools was poor”.In general, as the majority of respondents responded that the school was carrying out auditing did not effective in frequently due to it occurs occasionally.

In table 5, item 2 regarding the school auditors are giving feedback to the school regularly the total respondents the mean scores teachers, principals and finical personnel 2.10, 2.00 and 1.92 respectively, reported that low rate this indicated that schools’ the auditors are giving feedback to the school regularly. This implies that as the schools were not give feedback regularly. The T-value result showed that there was significance difference between groups of the respondents

Since $P < 0.05$ which means 0.002. From this it can be concluded that the auditors did not give regularly feedback to the school about financial resources utilization.

In table 5, item 3, the total respondents of teachers, principals and financial personnel agreed with their mean values 2.80, 2.83 and 2.67 respectively. Based on this principals more agree than others on the auditors normally check for documents. Whereas the T-value result showed that there was statistical difference between the view of respondents at $p < 0.05$ level of significance indicating agreement of response between the groups. *“According to interview result showed that the auditors normally check for documents was moderately”*. Generally this can be concluded that auditors did not check for major suppliers to authenticate the documents submitted by the schools but only few documents checked by auditors in the schools.

In table 5, item 4 regarding to auditors work is in-depth enough, the mean scores 2.98 of teachers, 3.33 of principals and 3.17 of financial personnel the grand mean score 2.91 was found in the range of medium mean value. This means that the respondents' agreement level falls under moderate region. Since the T-value at 0.020 showed that p -value < 0.05 , it would be possible to conclude that there was statistically significance difference between the opinions of the two groups. Thus, it can be concluded that school auditors' work was moderately in-depth in the schools.

In table 5, item 5 the total respondents of teachers, principals and of financial personnel were asked to rate their agreement. As a result, the mean score of teachers, principals and of financial personnel the school has auditors make follow up checks was the mean scores of teachers 2.37, principals 2.25 and 2.33 of financial personnel thus mean scores shows that agreement level was low rate of in the schools performance. The T-value result showed there was statistical difference between the respondents at $p < 0.05$ level of significance concerning auditors make follow up checks.

“Furthermore the interview with PTAS, supervisors and worded finance result confirmed that the above issue school auditors make less follow up checks in the schools”. From this can be concluded that in the schools auditors didn't properly make follow up checks in the secondary schools.

Table 6:- challenging financial Resource utilization in secondary schools.

No	Items	Respondents	Mean	S.D	Grand mean	T-value	P-value
1	lack of stake holders' participation on budget preparation and execution	Teachers	3.59	1.164	3.58	1.047	0.318
		Principals	3.67	0.651			
		Final Personnel	3.50	1.168			
2	lack of appropriate checks and controlling hinders school financial resource management in the school	Teachers	3.49	1.168	3.47	1.827	0.095
		Principals	3.58	1.165			
		Final Personnel	3.67	1.073			
3	lack of training for financially responsible bodies	Teachers	3.59	1.132	3.62	1.460	0.189
		Principals	3.67	1.303			
		Final Personnel	3.83	1.528			
4	inappropriate financial planning inhibits schools financial resource management	Teachers	3.54	1.159	3.59	1.827	0.095
		Principals	3.75	1.055			
		Final Personnel	3.83	0.835			
5	lack of timely auditing practices	Teachers	3.05	1.257	3.03	6.514	0.000
		Principals	2.92	1.084			
		Final Personnel	3.00	1.128			
6	lack of transparency affect financial resource management in your school	Teachers	3.60	1.090	3.62	1.773	0.104
		Principals	3.83	1.267			
		Final Personnel	3.67	1.497			
7	lack of professional support and follow up from the woreda	Teachers	3.17	1.035	3.16	4.062	0.002
		Principals	3.17	0.835			
		Final Personnel	3.00	1.651			
8	illegal purchasing materials practices in the school	Teachers	3.08	1.164	3.05	4.183	0.001
		Principals	2.91	1.165			
		Final Personnel	2.83	1.467			

In table 6, item 1 teachers, principals and final personnel respondents were asked to express lack of stake holders participation on budget preparation and execution. Accordingly, the mean score 3.59 of teachers, 3.67 of principals and 3.50 of final personnel agreed that lack of stake holders' participation on budget preparation and execution medium and high. The grand mean value was 3.58 that confirmed the above issue. As a t-test result showed that the difference between total respondents responses was not significant p -value $0 > 0.05$ level of significant concerning lack of budget.

“Furthermore, the interview held with PTAs, supervisors and woreda finance revealed that less of the holders' participation on budget preparation and execution in secondary schools”.

From the above analysis can be concluded that less of stake holders' participation on budget preparation and execution and most of time the school budget prepared by principals.

In table 6 item 2, teachers, principals and financial personnel were asked to express their lack of appropriate checks and controlling hinders school financial resource management in the school. Accordingly, the mean score respondents 3.49 of teachers, 3.58 of principals and 3.67 of financial personnel was falls the region high rate and the grand value mean was 3.47 that confirmed average on the item. As a t-test result showed the difference between the groups was no significant, p- value >0.05 this indicates that there was statistical significant difference between groups of respondents in secondary schools.

Generally from total respondents reported showed that one of the hindered factors lack of appropriate checks and controlling school financial resource management in the school.

In table 6, item 3 financial personnel, teachers and principals respondents were asked to express lack of training for financially responsible bodies. Accordingly, the mean scores 3.59 of teachers, 3.67 of principals and 3.83 of financial personnel was agreed on financial problems. This shows that the financial personnel more than teachers and principals agreed on the issue. The grand mean value was 3.62 that confirmed the above issue. As a t-test result showed that the difference between total respondents responses was no significant p-value >0.05 level of significant concerning lack of training for financially responsible bodies.

“Furthermore, the interview held with PTA , supervisors and wordea finance suggested that school training for financially responsible bodies schools was very poor in secondary schools”. Thus, it can be concluded that school did not given awareness creation training for financially responsible bodies in the schools.

In table 6, item 4 the respondents of mean value 3.54 of teachers, 3.75 of principals and 3.83 of financial personnel result showed that the average and also the average mean value 3.59. The T-value result showed that there was no significance difference between groups of the respondents Since $P>0.05$. Based on the average mean value, inappropriate financial planning inhibits schools financial resource management high rate thus due to was not appropriate financial planning in the schools

“Similarly the interview result reported that the school has inappropriate financial planning inhibits schools financial resource management.”. From the above analysis concluded that was not appropriate financial planning inhibits schools financial resource management.

In table 6 item 5, respondents were asked whether teachers, principals and finical personnel there was lack of timely auditing practices. In this regard students with mean score 3.05 of teachers, 2.92 of principals and 3.00 of finical personnel agreed in medium range. This was confirmed that $p\text{-value} < 0.05$ showed that there was statistical difference between the groups. From this it can be concluded that lack of timely auditing practices one of major challenges in the secondary schools

In table 6, item 6, school lack of transparency affect financial resource management. From this the total respondents 3.60 of teachers , 3.83 of principals and 3.67 of finical personnel agree with their mean scores lack of transparency affect financial resource management in your school was high rate. Whereas the T-value result showed that there was not statistical difference between the view of respondents at $p > 0.05$ level of significance indicating agreement of response between the groups.

“ According to interview result shows that absence of transparency affect financial resource management secondary schools”. From this can concluded that in the schools absence of transparency financial resource management one of hindered factors of secondary schools.

In table 6, item 7, respondents indicated that 3.17 of teachers, 3.17 of principals and 3.00 of finical personnel were asked to express their feeling the lack of professional support and follow up from the woreda . Accordingly their responses the mean values shows that medium rate. Whereas the all respondent groups to agree with moderate rate that lack of professional support and follow up from the woreda . The T-value result showed there was statistical difference between the respondents since $p < 0.05$. Thus, it can be concluded that low professional support and follow up from the woreda in utilization of finical resources in the schools.

In table 6, item 8, the total respondents of teachers , principals and finical personnel agreed with their mean values 3.08, 2.91 and 2.83 respectively. Based on this teachers more agree than finical personnel and principals illegal purchasing materials practices in the school was in the

school medium rate . Whereas the T-value result showed that there was statistical difference between the view of respondents at $p < 0.05$ level of significance indicating agreement of response between the groups.

“According to interview result showed that the most of time illegal purchasing materials practices one of the factors in the schools” .From this can concluded that in the presence illegal purchasing materials practices affects finical resources in the schools in the schools.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter deals with summary of the major findings, the conclusions and recommendations of the study.

5.1. Summary of major findings

The main purpose of this study was to investigate utilization financial resources and its challenges in Meskan Wordea Secondary Schools. The study also tried to answer the following basic questions.

1. How dose principal play their role during the utilization of financial resources to improve educational quality in the study area?
1. How dose teacher play their own role during the utilization of financial resources to improve educational quality in the study area?
2. To what extent are the financial rules regulations how do you measure including monitoring and evaluation mechanisms on budget applied in the schools?
3. To what extent do stakeholders participate in preparation and implementation of budget in the schools?
4. What are the main challenges of the effectiveness of financial resources utilization to improve educational quality?

In order to address the questions specified above a survey research was conducted in six (6) selected secondary schools. Relevant and related literatures were reviewed. Questionnaires and interview guide were prepared and documents were investigated and analyzed. Questionnaires were first evaluated by advisors and pilot tested on some respondents which were not included in the study to validate the questions. The questions include both close and open ended types of questions. The schools were selected using proportional stratified random sampling technique. Moreover, 12 finical personnel, 109 teachers and 12 principals/vice principals were taken from selected schools to fill the questionnaires using simple random sampling technique and purposive sampling techniques, 6 supervisors, 24 PTAs and 6 woreda finance were selected in for interview and addition to the reports and related files were reviewed. The obtained quantitative data were analyzed using SPSS version 21, frequency, percentage, mean, one the independent

sample T-test were used for analysis. Interviews and document analyses are also discussed in detail. According to the result of data analysis the following major finding identified. Therefore on the analysis of data, the findings of the study summarized as follows.

- Most teachers and principals were degree holders, but the few number holding second degree in the schools. Majority of the financial personnel, teachers and principals included in the study have enough work experience in teaching. This shows that there is dispersed distribution of years of staying in the schools, convincing that they have more chance of having experience sharing regarding financial resource utilization in the schools.
- Regarding to financial resource management: in schools absence of following finance rules and regulation leads for cheating and unwisely utilization of schools finance this implies that the financial activities of budget plan preparation, accounting (financial recording), auditing, purchasing materials and reporting activities were not done properly. low effective in financial resource utilization, insignificant participation of stakeholders in school financial resource management. Financial officers did not functionally carrying out their duties according to the financial guidelines and rule, most of time the school finance was not effectively and efficiently used to attain its intended goals, there was not preparing school annual budget plan on time because in school prepare the annual budget plan not based on the intended needs for stakeholders have did not given relevant training on financial control of the utilization and school budget plan did not focus on in line with teaching learning activities.
 - Regarding to financial resource accounting: In schools believe in the importance of highly qualified personnel to run school finance system was low in schools, school was collects payment by using legalized receipts and school uses payment voucher to spent money was low because schools didn't use payment voucher for money used up for different school activities, store keeper accepted purchased materials by using model 19, finance did not follow timely audited through/using right procedures.
 - Regarding to financial resource auditing: In school auditing system did not effective in frequently due to it occurs occasionally, auditors did not give regularly feedback to the school about financial resources utilization. Also auditors did not check for major suppliers to authenticate the documents submitted by the schools but only few documents checked by

auditors and the auditors didn't properly make follow up checks and absence of take immediate corrective measures to improve problems

➤ Regarding to challenging financial resource utilization :In schools less of stake holders' participation on budget preparation and execution, lack of appropriate checks and controlling school financial resource management in the school, did not given awareness creation training for financially responsible bodies, one of major challenges lack of timely auditing practices in schools. In addition to absence of transparency financial resource management and applying illegal purchasing materials practices affects financial resources in schools.

5.2 Conclusions

Based on the findings of the study, the following conclusions were drawn:

- The study found low grant fund utilization and absence of following finance rules and regulation. Low effective in financial resource utilization, insignificant participation of stakeholders in school financial resource management. There was not preparing school annual budget plan on time and school budget plan did not focus on in line with teaching learning activities and the auditors didn't properly make follow up checks and of take immediate corrective measures to improve problems.
- The study has shown that lack of accountability school grant fund management and did not given awareness creation training for financially responsible bodies. Lack of stake holders' participation on budget preparation and execution, lack of appropriate checks and controlling school financial resource management in the school, did not given awareness creation training for financially responsible bodies, one of major challenges lack of timely auditing practices in schools.

5.3 Recommendations

Based on the findings and conclusions of the study, the following recommendations are drawn:

- ❖ School principals committed to manage school financial resources and follow finance rule and regulation critically. Unless it is impossible to achieve school goals. Therefore, the overall school finances activities like budget planning, accounting, auditing, purchasing and reporting should follow the finance rule and regulation to be effective.

- ❖ In school PTAs committee members follow the schools' financial resource and take immediate corrective measures to improve problems that will encounter in actual work at schools level.
- ❖ The financial resource utilization auditing activities of the schools should be carried out regularly by the education office and finance and economy development office in accordance with the financial rule and regulation.
- ❖ Woredas Education Office concern while they employ finance personnel. In addition to this, they should give short term training for school management (principals, school finance personnel, PTAS committee and internal auditor) on issues related to their accountabilities and responsibilities, finance rules and regulations, accounting (finance recording keeping), how to prepare budget plan and finance report.

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7. Annexes

Annex -1

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Questionnaire to be prepared for Teachers, principals and Finical personnel

Dear respondents

This questionnaire is designed by a post graduate student to conduct a research on ‘ utilization of finical resource and its challenges secondary schools of Gurage Zone secondary schools.’

The purpose of this questionnaire to collect data from your experience in finical resources utilization of the school to examine for a thesis entitled and its challenges in secondary schools of Gurage Zone.

The quality of the research out-put will be depended on the information that you give. Therefore, the researcher politely request you to give genuine information on the matter that you are requested .Hence you are kindly requested to provide your response for all questions. Your responses will be kept confidential and used only for academic purpose.

General direction

Don't write your name.

Please follow the instruction when filling the questionnaire.

Put a tick mark (x) corresponding to your selected responses.

Part I: Back ground information:

1. Name of Wordea _____

2. Name of school_____

3. Respondent category

A. Teacher B. principal C. supervisor

4. Sex A. male B. female

5. Age range you belong? A. 15-20 B. 21- 30 C. 31-40
 D. 41-50 E. above

6. Educational Background

- A. Diploma B. First degree C. Second degree

7. Work experience A .below 5 years B. 5-10years C. above 10 years

Part Two: Finical resources management and Accounting system of governmental secondary schools

2.1 For the following items, indicate the finical resources management and Accounting by putting a "√" in the box under the level given to show your rating as defined below.

Strongly agree=5 , Agree=4 , Undecided =3 , Disagree=2, Strongly disagree=1

No	Financial Resources management system	Degree of participation				
		5	4	3	2	1
	Financial Utilization management system					
1	the school has properly implemented finance rules and regulations.					
2	there are clear guidelines for financial resource management in the school					
3	Currently your school is effective in financial resource utilization					
4	the stakeholders effectively participate in financial resource management in school.					
5	the school principals, financial officers are carrying out their duties according to the financial guidelines					
6	scschool finance is effectively and efficiently used to attain its intended goals.					
7	your School prepare the annual budget plan on time					
8	Stakeholders get any relevant training on finical control of the utilization					
9	your school allocate the annual budget using the proper code of finance					

10	your school budget plan is in line with teaching learning activities					
	Accounting system in the school					
1	do you believe in the importance of highly qualified personnel to run school finance system					
2	your school collects payment by using legalized receipts.					
3	your school properly uses payment voucher to spent money					
4	your school storekeeper accepts purchased materials by model 19.					
5	your school finance timely audited through/using right procedures.					
6	your school regularly report financial expenditure to the concerned body					
	Auditing system in the school					
1	your school is carrying out auditing frequently					
2	the auditors are giving feedback to the school regularly					
3	auditors normally check for documents					
4	auditors work is in-depth enough					
5	auditors make follow up checks					

Part Three: - Challenges of financial resources utilization

The following challenging factors may affect the financial resource utilization in schools, please rate to what extent the factors that affect the financial resource utilization challenges in your school by putting „X“ mark(x)in one of the boxes against each statement.

(5)Strongly agree (4) Agree (3) Undecided 2) Disagree (1) strongly disagree

No	challenging factors	Level of agreement				
		5	4	3	2	1
1	lack of stake holders“ participation on budget preparation and execution					
2	lack of appropriate checks and controlling hinders school financial resource management in the school					
3	lack of training for financially responsible bodies					
4	inappropriate financial planning inhibits schools financial resource					

	management					
5	lack of timely auditing practices					
6	lack of transparency affect financial resource management in your school?					
7	lack of professional support and follow up from the woreda					
8	illegal purchasing materials practices in the school					

Anxe-2

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Interview held with Supervisors, PTAs and wordea

Date _____

Name of interviewer_____

Name of principal_____

Starting time_____

Time of ending of interview_____

Introduction: Greeting!!!

I am working research on Utilization finical Resource and its Challenges secondary schools in Gurage, Zone Government Secondary schools.

Therefore, you are honest and genuine participation by responding to the questions prepared is highly appreciated and credited.

1. What are the major tools you employ to plan, approve, administer and review your school annual budget?

2. How competent are finance offices to carry out accounting work, auditing and reporting of educational finance resources on a regular base?

3. Are there guidelines for finance resources management in your school? How does the school apply them?

4. What are the strategies designed to control financial resource utilization flow in your school?

5. What are the major factors that affecting financial resource utilization in your school?

Anex-3

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Observation checklist

Instruction: Please read the items, and put an “x” in the box that is correct about the school climate you observed.

No	Point to be observed (Item)	Yes	No	Remark
1	The school has annual budget plan			
2	The school principal has reported of finance resources on a regular base to student family			
3	Guidelines for finance resources management in your school are available			
4	Highly qualified accountant has available			
5	Illegal purchasing materials practices in the school			
6	Timely auditing practices			
7	Auditors normally check for the documents			
8	Woreda finance give training for school financial bodies			
9	Stakeholders participation on budget preparation			
10	Auditors give feedback to the school regularly			

Please add if you have any other comments on financial resources management of school_____

checklist 2

No	Point to be observed (Item)	Yes	No	Remark
1	The school has accessibility of financial offices			
2	The school has accessibility of store offices			
3	Accessibility of models 19			
4	Accessibility of models 7			
5	Accessibility of models 42			
6	Accessibility of models 22			
7	Auditors normally check for the documents			
8	Woreda finance give training for school financial bodies			
9	Your school regularly report financial expenditure to the concerned body			
10	Transparency of financial resources management in your school			
	Please add if you have any other comments on financial resources management of school _____			

Declaration

This thesis my original work and not been presented in any other University and all sources of materials used for this thesis have been duly acknowledged.

Name _____ Signature _____ Date _____

Advisors name _____ Signature _____ Date _____