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**Challenges of Head Teachers in Financial Management in Public Secondary Schools in Malawi: A Critical Analysis of Mulanje District**

By

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**Abstract**

This study critically analyzed and examined the challenges of head teachers in financial management in public secondary schools in Malawi: A Critical Analysis of Mulanje District. The study employed descriptive survey design. The design used a questionnaire and interview guides for data collection. This design enabled the researcher to analyze data in a descriptive statistic by using Statistical Package of Social Sciences (SPSS) in frequencies and percentages and were presented in tables. The target population of this study included all 27 public secondary schools, 27 head teachers, 267 teachers and 1 District Education Division Manager of Mulanje District, which is under Shire Highlands Education Division (SHED), Malawi. Eight (8) public secondary schools represented 29.0% out of 27 of target schools and were sampled using simple random sampling procedure. Seventy-two (72) teachers represented 26.0% out of 267 secondary school teachers in the district were sampled using simple random sampling. From each school selected, nine teachers were randomly selected making a total of 72 teachers from among the teachers. Eight (8) head teachers and 1 District Education Manager were purposively sampled as top managers of the school management. These were targeted because of the roles they play in schools. A total sample size of 81 participants participated in the study on challenges of head teachers in financial management in public secondary schools in Mulanje District, Malawi. The findings of the study revealed that majority of the head teachers (65.3%) reported by teachers were not effective in financial management due to lack of transparency and accountability in expenditure of school funds and misappropriate and management of funds as major challenges followed by lack of training and insufficient of funding in schools by the government of Malawi. The study concluded and recommended that government should increase funding in schools, post accounts personnel in schools and train head teachers in financial management in public secondary schools in Mulanje District, in Malawi.

**Key words:** Malawi, Head teachers, management, financial management and challenges

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### **Introduction**

The article examines the challenges of head teachers in financial management in public secondary schools in Malawi, focusing on Mulanje District. The contention of the study is how head teachers have navigated financial issues in public secondary schools in Malawi, with the view of establishing best practices using Mulanje District. The study employed descriptive survey design. The design used a questionnaire and interview guides for data collection. Malawi is situated in the Southern part of African continent, with a total land area of 119,140 square Kilometres of which Lake Malawi covers 20%. It is a landlocked country lying South of the Equator. It is bordered by Zambia to the West, Tanzania to the North and Mozambique to the East and South. It has an estimated population of 17 million, with an annual growth rate of a 3.3%. The country became independent from British colonial rule in 1964, and became a Republic in 1966 (Government of Malawi 2006).

### **Background to the Problem**

In most developed and developing countries, head teachers are very important in smooth running of schools but they experience more challenges in financial management in various activities in public secondary schools. Globally, head teachers as administrators play crucial roles and face challenges in financial management in managing school finances in collaboration with the Board of Management in public secondary schools. According to Argyriou and Iordanidis (2014) in Greek, a head teacher should be aware of organizing and updating school records, management of funds, and equipment.

O' Sullinvan (2010) interviewed head teachers and bursars in five United Kingdom communities' schools and with directors and business officials in five United States Charter schools. The results indicated that financial management was of the challenges of head teachers in schools. The study concluded that there should be proper control of financial management and good preparation of leadership in schools.

A study by Wawira (2013, in Kenya, revealed that, majority of the head teachers (88.0%) lacked the basic skills in financial management since they could not make statement for preparation bank reconciliation. The study concluded that, majority (60.0%) of them had not attended even a single course in financial management. It recommended that, head teachers are required to take mandatory training in financial management at Kenya Educational Management Institute (KEMI) to enable them to manage schools more efficiently and effectively.

Malawi, just like many other countries in Sub-Saharan Africa, head teachers experience challenges in financial management in public secondary schools. Provision of education in Malawi is managed by the Ministry of Education, Science and Technology (MoEST). All public

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secondary schools are accountable to the district education offices which report to the MoEST concerning issues of education matters especially in finances and teaching/ learning (MoEST, 2013). Though Malawi's education sector has all the necessary structures in place to ensure its development, it is not spared like any other countries without challenges, for instance, financial management for funding in schools.

Indeed, there are challenges of secondary school head teachers in financial management which need to be addressed and put into action. A report by Kafumbu (2020) reported that, there is inequality in financial allocation to Conventional Secondary Schools (CSSs) and Community Day Secondary Schools (CDSSs). He noted that Government's lack of commitment in providing sufficient funds for infrastructural rehabilitation, especially in Community Day Secondary Schools is a major challenge to school heads in Malawi. According to the World Bank (2010), CSSs receive 73.0% funding higher than CDSSs which tend to reinforce inequities between two types of schools and bring as a challenge to responsible school heads. As noted by Magreta (2012), when compared to CSSs and CDSSs usually have no support staff such as school bursar (Account personnel). This leads to academic staff taking up the role of managing school funds which are then prone to misappropriation and mismanagement of funds. Provision of secondary education free of tuition and other direct cost is important. However, it has brought a big challenge to the head teachers because funding received from the government is insufficient to cater the smooth running of the schools. Insufficient funding for secondary schools as in the case with Malawi is a major contributing challenge to the head teachers in financial management in public secondary schools (World Bank, 2012). Hence, a school cannot run smoothly without sufficient funds because it can bring low quality of education in the country due to insufficient funding and other teaching materials in public schools.

Mulanje district is one of the 28 districts in Malawi which has Conventional Secondary Schools (CSSs) and Community Day Secondary Schools (CDSSs). Head teachers heading these schools are experiencing challenges due to insufficient funding by the government of Malawi. Another challenge is due to lack of training of head teachers in financial management. Despite the effort of the government to fund in schools still there are challenges in public secondary schools where the situation of finances is very critical to address. Indeed, to run schools there is a need for the government to increase funding in Mulanje District so that head teachers can run schools efficiently and effectively (Mulanje District Education Plan, 2019).

### **Statement of the Problem**

Challenges of head teachers in financial management is becoming a great concern for many countries around global, especially Africa and Sub-Saharan countries in particular the case of Malawi. Just like many other countries in Sub-Saharan Africa, in Malawi, head teachers are experiencing challenges in financial management in public secondary schools. Despite Malawi's education sector has all the necessary structures in place to ensure its development, it is not spared like any other countries without challenges. At the same time, there is very limited research on challenges of head teachers in financial management by other researchers but in different aspects of area of studies in Malawi. For instance, a study by Kamwendo (2013)

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revealed that Malawian public secondary schools are poorly resourced especially in finances, and the situation is worst in rural schools which result as one of the challenges to head teachers for smooth running of schools. No literature exists on challenges of head teachers' in financial management. Therefore, this study is very important as a basis for future strategy to eliminate challenges of head teachers in financial management in public secondary schools at large.

### **Research Questions**

- i. What are the challenges of head teachers in financial management in public secondary schools in Mulanje District, Malawi?
- ii. What are the strategies for curbing the challenges of head teachers in financial management in public secondary schools in Mulanje District, Malawi?

### **Review of Related Literature**

#### **Challenges of head teachers in financial management in public secondary schools**

Bush and Bell (2017) define financial management is the heart of every institution of learning because without finances the activities of teaching and learning may not take place effectively as desired in schools. Head teachers as administrators worldwide experience a number of challenges in their works. Malawian head teachers are not spared in financial management challenges like any other developing countries in Africa.

Globally, Saidun et al (2015) carried out an exploratory study on problems faced by Novice head teachers in Malaysia. The main purpose of the study was to explore the challenges that were faced by novice head teachers and their impact on work experience. The finding indicated that novice head teachers faced challenges such as isolation, time management, lack of position-related knowledge, lack of experience in decision-making and problem solving and inability to adapt to the culture at the new school.

A study done in six Sub-Saharan countries namely; Ghana, Guinea, Ethiopia, Tanzania, Uganda and Madagascar indicated that head teachers face serious challenges with students who cannot pay fees since the main source of funds comes from school fees (Magak, 2013). A study conducted by Hansraj (2007) in South Africa revealed that, considering the skills required by principals for effective and efficient in financial management, one needs training in effective financial management of a school. This training should begin before an educator can apply for the principal's position, and training from teacher college level should include financial management courses as part of their curriculum. The study concluded that, reliability on the principal for financial responsibility is due to lack of financial skills on the part of the community.

According to Kaguri, Njati and Thiaine (2014) in Kenya, head teachers are appointed on the basis of their academic and professional qualifications. Consequently, they are lacking the necessary management and specifically financial management skills. Furthermore, the authors highlighted that, the mismanagement of funds by head teachers often leads to shortage of critical resources in schools such as funds is not available for the purchasing of the necessary books,

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equipment and other materials. Magak (2013) summarized the challenges that school heads faced in managing school funds. He noted that school head teachers in learning institutions experience thorny issues while managing institution funds. These included incompetency in procurement, inadequate and irregular auditing, lack of accounting supportive documents records, and inability to prepare end of year financial statements and among others. In the same vein, Miriti and Wangui (2014) noted that financial management remained a challenge for secondary school heads in general due to lack of training before appointment.

A study by Kinuthia (2004) on the investigation of the causes of poor financial management by head teachers of public secondary schools in Nairobi province, revealed that the major causes of poor financial management were inadequate training in financial management, insufficient understanding of accounting procedures and incompetent accounts personnel. Furthermore, most school bursars were carrying out tasks or activities, which were not within their jurisdiction and leaving out tasks, which were their responsibilities. The study concluded that school fee to be paid on time through banks and using cheques wherever possible and appointing qualified, transparent and accountable individuals as head teachers to be responsible for financial management. Similarly, Kenei (2018) in his study found that there was low competence among majority of the head teachers in financial management such as budgeting, procurement and preparation of books of accounts and hence impacting negatively on the pupil's academic performance at primary school level. This indicated as one of the challenges of the head teachers in financial management.

A study by Mbae and Moses (2014) found that many secondary school head teachers were ineffective in financial management in public secondary schools due to frequency changes in policy to rapid pace of reforms in education. Procurement procedure was also another major challenge. Furthermore, Mito and Enose (2012) found that arbitrary allocation of Free Secondary Education Funds to schools by National Government was also a major challenge to effective financial management by secondary school head teachers. Munge, Kimani and Ngugi (2016) noted that school heads are responsible for efficient and effective management of school finances in order to promote delivery of services. However, they are more than often underperforming in financial management, due to employing less qualified staffs who are ineffective and not adequately equipped in maintaining financial records, and fail to adhere to accounting procedures.

On the same breadth, Adzongo and Bua (2014) noted that poor state of schools in Benue State in Nigeria was a result of financial management challenges by school heads such as inability to generate revenue internally and misuse of available resources. According to Chatiza (2011), in Zimbabwe, management of school funds had been a challenge. The school principals and school development committees had failed to properly manage funds and coordinate activities in schools due to lack of training by the ministry of education. It was noted that school heads in Mashonaland East province have had cases of mismanagement of funds (Segiovanni, 2012) and abuse of teacher incentives.

In the analysis of basic management and financial skills by school development committees in Zimbabwe, Wushe, Ndlovu and Shenje (2014) noted that administrators in

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secondary schools in Harare lacked financial skills needed for prudent management of school funds. According to Mito and Simatwa (2012), poor budgeting was one of the major challenges that derail effective management of schools due to overspending or under spending which led to misappropriation and mismanagement of school funds. The authors noted that in addition to poor budgeting, delay in disbursement of free secondary education funds pose a challenge in management of finances due to late settlement of transactions. A study done in six Sub-Saharan countries namely; Ghana, Guinea, Ethiopia, Tanzania, Uganda and Madagascar indicated that head teachers face serious challenges with students who cannot pay fees since the main source of funds comes from school fees. Another challenge was shortage of teachers and inadequate teaching and learning (Olugbeng, 2005, cited in Magak, 2013).

Mobegi, Ondigi and Simatwa (2012) noted that majority of the head teachers had no financial management and accounting skills due to lack of training. A report by the district education office, Kisumu East (2010) posits that in the district head teachers face challenges of financial mismanagement and misappropriation, student absenteeism, inadequate teaching and learning resources, teacher shortage and financial management. Inadequate of funds funded by the government (Johnstone and Marcucci, 2010), and rising of enrolment in public day and boarding secondary schools due to Free Secondary Education (FSE) was also another challenge encountered by head teachers in financial management in schools.

According to Ololube (2016) Misappropriation and mismanagement of funds were some of the challenges head teachers in financial management in schools due to mishandling of funds as personal needs leading to arrest. There are various ways in which misappropriation or mismanagement may occur. Deloitte (2011) explains that invoicing and procurement fraud are part of misappropriation or mismanagement of funds in financial management. Invoicing fraud can involve fictitious or inflated invoices for services rendered or goods provided, whereas procurement fraud manipulates the purchase process to bias one party over others. Mutava (2012) in his study revealed that lack of confidence of head teachers at work especially in recruitment, induction, development and motivation of human resources in their schools were some of the common challenges experienced by head teachers.

A study conducted by Peace, Patience and Obiageli (2013), in Nigeria revealed that principals did not possess many of the managerial skills in finance management for effective management of secondary schools. The study recommended that, principals should be encouraged and sponsored to undertake research on managerial skills individually, or in groups, in order to enhance their managerial ability effectively. Similarly, a study conducted by Wambua (2012) in Kenya revealed that, the most problematic tasks were lack of financial management skills, poor fees payment which led to lack of funds for purchasing teaching and learning materials and other facilities. The study recommended that, government should provide funds for building classrooms and other infrastructures and should be sponsored on urgency course in financial management skills.

Njeru (2004) in her study concluded that there was lack of professionalism by head teachers in some areas of management of school funds. It was recommended that head teachers need to embrace a systematic approach to financial management. Planning, programming and

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budgeting system need to be encouraged since it is useful in enhancing efficiency and effectiveness in financial management in schools. A study by Gitonga (2013), recommended that head teachers should be adequately trained and educated in financial management, in budgeting, auditing and accounting skills. However, sufficient funding needs to be increased for the smooth running of schools.

Malawian head teachers are not spared in financial management challenges like any other developed and developing countries in Sub-Saharan Africa.

Wamba (2015) in his study found out that, head teachers in Mzuzu, Malawi had challenges due to lack of proper preparedness upon appointment. He noted that the selection criteria for one to become head teachers were not based on leadership skills one possessed and the head teachers hardly had leadership training skills.

A study conducted by Nkhoma (2014) showed that, common practices for some head teachers was misappropriate and mismanagement of funds in the schools. It was noted that in some schools where such cases were suspected to happen, the community members were not actively involved in running of the school until such a head teacher is moved from the school. This was noted as one of the challenges of head teachers in financial management in schools.

Majawa (2016) in *Patristic Education* asserts that quality and holistic education today is often jeopardized in many schools because their administrative are not well equipped in basic administrative skills and management due to lack of academic background, training and experiences on their job. He also asserts that for every system of education to achieve its desired goals and objectives and for every educational policy to be transformative implemented the good school management of funds is needed.

A study conducted by Galafa (2018) found that head teachers faced challenges which included: lack of collaboration, funding for administrative duties, training for both pre-service and in-service for head teachers and other members of staff as the major challenges. Similarly, Malikebu (2019) found that head teachers had challenges with managing records, supervising and managing effective teaching and learning activities, and were not given an opportunity to go for training about their new responsibilities. According to Katundu (2017) found that most of the head teachers faced many challenges during the implementation of secondary school education ranging from lack of adequate instructional materials, funds and shortage of teachers. A report by Stima (2020) reported that new instructional leaders face challenges due to lack of training in leadership, adequate training of educational heads, and negligence of school financial clerks among others. The problem emanates from lack of appropriate knowledge and skills in the leadership and management of funds before or soon after being appointed on the new position. Most of the head teachers complained that they have no opportunity of induction and training in financial management skill.

Kafumbu (2020) in his article reported that there are inadequacies in human and financial resources available for the running of secondary schools. Furthermore, significant disparities in funding among Conventional and Community Day Secondary Schools have been a major issue of concern in recent years. The report concluded that acute disparities in the allocation of financial resources to CDSSs and CSSs had shown to have negatively impacted the

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quality of education outputs. The study recommended that, since the availability of financial resources is a challenge, there is a need for the Malawi Government to identify alternative and cost-effective means of financing secondary education.

### **Strategies for Curbing the Challenges of Head Teachers in Financial Management in Public Secondary Schools**

Hansraj (2007) in South Africa suggested that, the department of education should consider taking principals out of the classroom, and increase their school monetary allocation for training head teachers' in financial management skills. The study concluded that, reliability on the principal for financial responsibility is due to lack of financial skills on the part of the community. A study by Gitonga (2013), recommended that head teachers should be adequately trained in financial management, in terms of budgeting, auditing and accounting skills. However, sufficient funding needs to be increased for the smooth running of schools. Furthermore, some of the strategies for curbing the challenges of head teachers in financial management in public secondary schools is by encouraging and sponsoring the head teachers to undertake research on managerial skills individually, or groups in order to enhance their managerial abilities efficiently and effectively (Wambua, 2012, & Peace, Patience & Obiageli, 2013).

### **Research Methodology**

In this study descriptive survey design was employed. The design used a questionnaire and interview guides for data collection. This design enabled the researcher to analyze the data in a descriptive statistic by using Statistical Package of Social Sciences (SPSS) in frequencies and percentages and were presented in tables. The target population of this study included all 27 public secondary schools, 27 head teachers, 267 teachers and 1 District Education Division Manager of Mulanje District, which is under Shire Highlands Education Division (SHED), Malawi. Eight (8) public secondary schools represented 29.0% out of 27 of target schools were sampled using simple random sampling procedure. Seventy-two (72) teachers represented 26.0% out of 267 secondary school teachers in the district were sampled using simple random sampling. From each school selected, nine teachers were randomly selected making a total of 72 participants from among the teachers. Eight (8) head teachers and 1 District Education Manager were purposively sampled as top managers of the school management. These were targeted because of the roles they play in schools. A total sample size of 81 participants participated in the study on challenges of head teachers in financial management in public secondary schools in Mulanje District, Malawi.

This study used both qualitative and quantitative research instruments. Interview guides were used to collect qualitative data whereas questionnaires were used to collect quantitative data. All quantitative data obtained from questionnaires were coded and analyzed with the use of computer in Statistical Package for Social Sciences (SPSS) program version 20.0 as stated above. The researcher adhered to the possible standards that guide educational research. She ensured that every step in the study was scientifically, professionally, scholarly and ethically carried out. In this study, the researcher equally abided by all legal procedures that guide conduct



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of research both in Kenya and Malawi. In Kenya, the researcher sought approval and permission of the Catholic University of Eastern Africa (CUEA), and in Malawi, the researcher obtained full consent and approval to conduct research from Mulanje District, which is under SHED, before going to the field for data collection. The researcher sought for the informed consent of the respondents, explaining to them the reason for the study and how the information they provide would be used only for academic purposes in this thesis/ study, ensuring that they participate in the study voluntarily.

## Results and Discussion

### Challenges of Head Teachers in Financial Management in Public Secondary Schools

The study perceived the teachers as proper participants who could give relevant information on the management of school funds in the schools because they had greater chances of accessing the information in schools. They were asked to rate the level of effectiveness in frequency and percentage of their school heads in the management of school funds in schools. The findings were presented in Table 1 below.

**Table 1. Teachers' Rating on the Effectiveness of the Head Teachers' in the management of funds in schools**

Teachers' Responses	Frequency	Percentage
No response	5	6.9
Not effective	47	65.3
Less effective	10	13.9
Effective	7	9.7
Very effective	3	4.2
<b>Total</b>	<b>72</b>	<b>100.0</b>

Table 1 above indicated that five (6.9 percent) of the teachers did not admit to the statement. Fourty seven (65.3 percent) of the teachers rated their school heads as not effective and ten (13.9 percent) rated their school heads as less effective than the expected standard. The other seven (9.7 percent) and three (4.2 percent) rated their school heads as effective and very effective respectively. Then the participants gave reasons for the rating of their school heads' management of the school funds. The study revealed that majority of the teachers who rated their school heads as not effective and as less effective in financial management, some stated that there was misappropriate of school funds, poor planning and lack of transparency in some school heads in schools. The study concluded that lack of transparency in expenditure of the school funds seemed to be the main area of challenges in the management of school funds by the head teachers in Mulanje District, Malawi. These findings are anchored by the study of Mbae and Moses (2014) who found that training in financial management of head teachers was ineffective. It was also related by the study of Nkhoma (2014) who found that there were common practices for some head teachers were misappropriate and mismanagement of funds in schools, followed

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by Deloitte, (2011), Ololube, (2016) who found that invoicing and procurement fraud are part of misappropriate or mismanagement of funds in financial management in schools.

The study sought to investigate through interview guide from the District Education Manager of Mulanje district about the challenges of head teachers in financial management if was satisfied and comfortable with the management of funds in schools. The District Education Manager responded that was not satisfied and comfortable with the management of school funds because there were elements of dishonesty by some school heads. Most of them deliberately had no records. Receipts were not issued to the students due to lack of transparency and accountability. This finding was related to the report of the District Education Officer of Kisumu East in Kenya, (2010), who reported that in the district head teachers face challenges of financial misappropriation or mismanagement.

The study further investigated the co-operation of the school heads with the office if it was one of the challenges of the head teachers in financial management. The District Education Manager reported that there was high co-operation of the school heads with the office in terms of headship meetings but delivery at school level in terms of documents records in financial management remained not effective. This report corresponded to the study done by Magak (2013) who concluded that, there were incompetency in procurement, inadequate and irregular auditing, lack of accounting supportive documents records and inability to prepare end of year financial statements and among others. Miriti and Wangui (2014) supported that financial management remained a challenge for secondary school heads in general due to lack of training before appointment to the new post as school heads.

### **Strategies for curbing the challenges of head teachers in financial management in public secondary schools in Mulanje District, Malawi**

The study further sought to find out from the head teachers' strategies for curbing the challenges in financial management in public secondary schools in Mulanje District, Malawi. The study investigated the main sources of funds in the schools so as to get details of the effectiveness and challenges of the head teachers in financial management in their respective schools. The head teachers were asked to explain the main sources of school funds in their schools. The study revealed the following results as presented in table 2 below.

**Table 2. Responses of the Head Teachers on the Main Sources of School Funds**

<b>Category of responses</b>	<b>Frequency</b>	<b>Percentage</b>
School fees	4	50.0
Government grant	2	25.0
Parents' contributions	2	25.0
<b>Total</b>	<b>8</b>	<b>100.0</b>

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The results showed that of all the responses on the main sources of school funds, school fees were the most common source indicated by four (50.0 percent) responses of the head teachers. Followed by government grant and parents' contributions respectively mentioned by two (25.0 percent) and parents' contributions respectively mentioned by two (25.0 percent). The study revealed that their main sources were from school fees. Finding is related to the study of Wambua (2012) whose findings revealed that poor fees payments led to lack of funds for purchasing teaching and learning materials and other facilities. The study recommended that, government should provide and increase funds for building classrooms and other infrastructures. Furthermore, head teachers should be sponsored on urgency course in financial management skills.

**Table 3 shows head teachers' responses on their strategies for curbing in financial managements in their schools.**

Responses	Frequency	Percentage
Asking the Ministry of Education for help	4	50.0
Forming an Alumni Association	3	37.5
Asking for donation	1	12.5
<b>Total</b>	<b>8</b>	<b>100.0</b>

The findings indicated that four (50.0 percent) of the head teachers responded that their strategies for curbing their challenges in financial management were on writing more application to the Ministry of Education for help as priority in fund raising in the future. Forming an Alumni Association was the second responses from the head teachers by three (37.5 percent) of the head teachers by writing more application proposals to Non-Governmental Organizations for funding schools and also requesting the government to train head teachers in financial management so that they can run their schools efficiently and effectively. Only donations occupied one (12.5 percent) of the all the strategies for curbing the challenges of the head teachers in financial management in public secondary schools in Mulanje District, Malawi. These findings in table 3 above are similar to the study of Gitonga (2013) who recommended that head teachers should be adequately trained in financial management, in budgeting, auditing and accounting skills. He noted that sufficient funding needs to be increased by the government for the smooth running of schools. Furthermore, Wambua (2012), Peace, Patience and Obiageli, (2013) recommended some of the strategies for curbing the challenges of head teachers in financial management is by encouraging and sponsoring the head teachers to undertake research on managerial skills individually or groups in order to enhance their managerial abilities efficiently and effectively.

### **Conclusions and Recommendations**

Based on the findings of this study, it was concluded that majority of the head teachers are not effective in financial management which was one of the challenges of the head teachers in public secondary schools. It also concluded that sufficient funding lack of training of head teachers in

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financial management, posting accounts personnel in schools, lack of funds and transparency and accountability by head teachers were the main challenges of head teachers in financial management. Based on the conclusion, the study recommended that, there is a need for the government to increase funding, train head teachers in financial management, and allocate more account personnel in public secondary schools in Mulanje District, Malawi.

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