

**THE PRACTICES AND CHALLENGES OF FINANCIAL RESOURCE
MANAGEMENT IN GOVERNMENT SECONDARY SCHOOLS OF BALE
ZONE, OROMIA REGIONAL STATE**

BY TESHALE DISASSA



**COLLEGE OF EDUCATION AND BEHAVIOURAL SCIENCE
DEPARTMENT OF EDUCATIONAL PLANNING AND MANAGEMENT**

SEPTEMBER, 2019

JIMMA, ETHIOPIA

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BY: TESHALE DISASSA



ADVISOR: BEKALU FEREDÉ (ASSOCIATE PROFESSOR)

**A THESIS SUBMITTED TO COLLEGE OF EDUCATION AND
BEHAVIOURAL SCIENCE**

**DEPARTMENT OF EDUCATIONAL PLANNING AND MANAGEMENT
PRESENTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF MASTER OF ARTS IN EDUCATIONAL
LEADERSHIP**

SEPTEMBER, 2019

JIMMA UNIVERSITY

LETTER OF APPROVAL

This is to certify that the thesis prepared by Teshale Disassa Rubi entitled “*The Practices and Challenges of Financial Resource Management In Government Secondary Schools of Bale Zone*” and submitted to in partial fulfillment of the requirements for the Degree of Master of Arts in Educational Leadership complies with the regulation of the University and meets the accepted standards with respect to originality and quality.

APPROVED BY BOARD OF EXAMINERS

1. Chairperson name Signature Date

2. Advisor Name Signature Date

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DECLARATIONS

This is to certify that this thesis is my original work done under the guidance of Bekalu Ferede (Asoc. Professor) and that it has not been presented for a degree in any other university. All relevant sources of information used in this thesis have been accordingly acknowledged.

Name of the student: Teshale Disassa Rubi

Signature: _____

Date: _____

Supervisor approval sheet

This thesis has been submitted for examination with my approval as university advisor.

Name: _____

Signature: _____

Date: _____

ACKNOWLEDGEMENTS

Above all, I would like to thank my almighty God for his gift of spiritual strength and power to accomplish this thesis with full health, peace and mental stability.

Next, I would like to thank my advisor, Bekalu Ferede (Asso. Prof.), for his valuable guidance and supportive advice. I will be forever grateful for the encouraging advices received from the beginning to the end of this work.

I would also like to thank all my respondents (teachers, principals/vice principals, supervisors, school finance personnel, parent teachers association, woreda education expertise, woreda economy and finance auditors) for devoting their valuable time during interviews and filling out the questionnaires.

Furthermore, I want to thank all my teachers and classmates, my department and Jimma University for non stopping encouragement, help and support me.

I would also like to express my gratitude to all of my unforgettable friends, for their non-stopping encouragement, support and help, Bale Zone Education Office for material support and workers, for their endless moral and encouragement.

Finally, I would like to express my gratitude to my wife, my daughter, all my brothers and sisters for their consistent encouragement and financial support for my thesis work.

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ABBREVIATIONS AND ACRONYMS;

CSA Central Statics Agency

DES Department for Education and Skills

ESDP Education Sector Development Program

EFA Education for All

ETP Ethiopian Training Policy

FRM Financial Resource Management

GNP Growth Net Production

IIEP International Institute for Educational Planning

MIS Management Information System

MoE ; Ministry of Education

PTA Parent Teacher Associations

KETB Kebele Education Training Board

SPSS Scientific Package for Social Science

TVET Technical Vocational Educational Training

UNESCO United Nation Educational, Scientific and Cultural Organization

IJSRE International Journal of Scientific Research in Education

ABSTRACT

The main objective of this research was to investigate the Practices and Challenges of financial resource management in government secondary schools of Bale Zone. To conduct the study, descriptive survey design was employed and through quantitative and qualitative method, the data were collected in 16 secondary schools from 38 school principals/vice principals, 12 supervisors, 32 school finance personnel by purposive sampling techniques and 232 teachers followed by simple random sampling techniques. Questionnaires were the main data gathering instrument for this study. And the qualitative data that were obtained from interview and document reviews were explained in words to enrich the quantitative data. The quantitative data were analyzed by using descriptive statistics (frequency, percentage and combined mean) and inferential statistics (t-test) was employed to identify whether there were statistical significance differences or not between teachers and school leaders on the questionnaires. And quantitative data collected through questionnaires were analyzed by using SPSS v.20 software. In addition, the major findings indicated the practices of financial planning in schools were not participating school communities and stakeholders, no have transparencies, activating with unskilled financial management. In the study it was discovered that the main sources of the education budget in study school were from the government block grant and World Bank (school grant), but School internal income, community contribution and NGOs' insignificant. Moreover, financial utilization in schools had a lack of participating the school committee and stakeholders, focused on simple activities than strategic points. And the system of financial recording and reporting in schools was not provided for the best financial management, not kept financial rule and regulations, it was not protected assets from accidental losses, no identified the school current income and expenditures. And also the finding indicated that challenges of financial resource management in the study secondary schools; lack of participation and transparency with school budget to communities, lack of planning and performing the school activities together with community, lack of skilled manpower, delay of budget to schools on time specially government budgets (block grant), lack of internal and external auditing system timely. Therefore, it is recommended that Woredas' and Towns' Education Offices should prepare short term training for school management, the WEO and schools should take measures to be improved the participation of stakeholder, employ skilled manpower, budget of school should be released on time, schools should report budget performance to the concerned bodies, and regular auditing should be carried out by schools, woreda education and finance office. In addition to these, Woredas' and Towns' Education Office planning owner experts, Woredas and Town Finance and Economic Development office auditor experts and high school supervisors should make appropriate monitoring and supervision by giving technical support for school managements.

CHAPTER ONE

1. INTRODUCTION

This chapter deals with the background of the study, a statement of the problem, objectives of the study, the significance of the study, delimitation of the study, limitation of the study, definitions of key terms and organization of the study.

1.1 Background of the Study

The growth and development of any educational sector depend on the management of its finances. As IJSRE (2010) reports, without strong financial management base it will be difficult to produce the right of goods and services in appropriate quality and quantity. So, this means, financial resource management practice and its utilization is the backbone of educational institutions. Thus, when finance is judiciously used, the success of an educational institution is achieved, but when finance is misappropriated, the success of an educational institution is not realized.

Joubert and Bray (2007) described school financial resource management relates to the performance of management actions and interrelated with the financial aspects of a school for the achievement of an effective education. And Kwaghbo (2008) stated financial management includes planning, organizing, coordinating, directing and collecting of payments in such a way as to achieve organizational goals. So, the stated points indicate that financial resource utilization is related with active financial management practices with directing the financial activities to reach the success of educational organization.

In addition, UK (2009) reports, good financial management is an essential element of strong corporate governance and forms part of the foundations of an organization, sustaining service quality and improvement, and the basis of accountability to stakeholders for use of resources. Hence, this means modern financial management helps an organization to manage its budgets, allocate resources and make decisions which supported by an understanding of the relationship between costs and performance. So, practices of financial management in schools should be interrelated with sources of funding and its utilizations to achieve school goals.

Therefore, identifying sources of educational funding in schools would be essential element to implement actual financial management practices to realize educational success. As Ogbonnaya (2005), sources of funding to educational institutions include: School fees, government grants, proceeds from school activities, community efforts, donations from individuals and charitable organizations, endowment funds. Furthermore, School financial resource includes internal income, block grant, school grant, funds and community participation (MoE, 2002). Again, according to, Tatjana (2002) schools can regulate their internal income with internal rules. Based on internal rule, principals are accountable for setting the internal controlling and auditing.

Moreover, the financial resources in school should be organized and operated with planning to render the service of quality education. Kruger (2005): Ntseto (2009) organizing of school finances should include aspects such as drawing up a school financial policy, setting up a structure within the school to handle administrative and financial matters, delegating certain functions to clerks, class teachers and the treasurer and coordinating activities. So, this indicates organizing of school finances should be establishing core financial competencies; setting up a structure within the school to handle administrative and achieved consistency of financial management skills throughout the institutional structures by decentralize authorities to enrich school site management.

Furthermore, Jack (2012) stated that financial resource management helps to reduce costs and improves performances through the cost-effective selection, utilization, and standardization of products, equipment, educational technologies and related processes, in maintaining or improving the quality of education provided to the students. On the other hand, improper financial resource management and poor physical facilities make the activities of teaching-learning processes tend to be less successful. UNESCO (2013/4) notes that financial resource management influences and limits the activities of the schools to achieve their preplanned objectives unless managed properly.

Regarding school principals, Bisschoff (1997) expresses they should have basic knowledge, skill, qualification, interest and experience of financial resource management. Various forms of trainings were given for secondary school principals on financial resource management (MoE 2007). So, the trainings indicated that the accountability of schools' principals is very high but it did not improve the financial resource management practices in secondary schools as expected.

Therefore, it needs hard working and commitment from schools' managers to improve financial resource management in secondary schools.

In addition, MoE (2002) states that school principals, finance personnel and Parent Teacher Associations (PTA) have great responsibility to manage school financial resources. Besides, the expansion of educational systems and provision of quality education in schools are greatly influenced by the amount of finance allocated for education, and by the extent to which the allocated finance is effectively and efficiently managed and utilized (Melaku, 2000). So, financial resource management is a crucial issue for the achievement of educational goals.

However, there is a problem in effective and efficient management and utilization of financial resource in secondary schools of the study area. Therefore, in light of this background, the current study was attempted to assess the practices and challenges of financial resource management in government secondary schools of Bale zone. And it recommended more appropriate practices and utilizing the mechanisms of these scarce financial resources.

1.2 Statement of the Problem

The success of every organization depends on how funds are generated and managed effectively and efficiently. Therefore, it is a crucial to be creating a transparent system in schools that indicates sources of finance as well as its management practice, allocation and utilization. According to UNESCO (2013/4), the success of any educational program is depending upon how schools manage and utilize their financial, material and equipment effectively and efficiently. The definition highlight, financial management is the fundamental element on which the success of any organization including educational institutions. These means where the management is weak, success is hard to ascertain. So, no institutions or schools have ever succeeded in history without proper financial management and its utilization of the scarce financial resources.

As MoE (2002) reports, sufficient budget allocation and proper utilization of the educational budget for the intended purpose is a critical issue, whereas, inefficient utilization or implementation of the scarce financial resources tends to be the major problems of the education system. Therefore, it is clear that poor financial management is one of the greatest obstacles of effective financial management in schools. The problem usually creates from the inability of many school managers to plan and execute school budgets in line with the objectives of the

schools. As a result, many of principals and school leadership members are failing under critical pressure to manage the schools' finances. So, the success of any educational program is depends on how schools manage and utilize their financial, material and equipment effectively and efficiently (UNESCO, 2013). Hence, this shows effective financial resources management in educational organization, including schools is very important and fundamental issues for educational success.

However, in educational organization, including schools, there is a problem of financial resource management that indicates disabilities of planning, utilizing, recording and reporting. Mgbodile (2000) assured that some factors that lead mismanagement of school funds: delay in release of funds to schools, lack of training for school communities on issues of finance and unqualified personnel to head school finance.

Moreover, the research conducted by Oche (2009) on Financial Management Practices of Secondary School Principals at University of Nigeria, Nsukka; the results indicate ineffectiveness of financial practice, limitations financial management in secondary school, and wrongly running application of information and communication technology of secondary school funds, among of many, it was some factors at financial management practices in that secondary schools. But, this study was not included in the study the financial resource management activities, allocation of budget, utilization and sources of finance.

Research conducted by Judyw Njeru (2004) also, on the challenges of financial management in secondary schools the results shown that, cash management is primarily in the hands of the board and head teachers, the majority of the principals did not have financial skills, inefficiency responsibility of head schools, some schools are attributed to irregularity in cash inflows.

And also, the studies conducted by Goitom (2002) and Dennebo (2012) in Oromia Special Zone Surrounding Finfine, in secondary and preparatory schools, both are focused on materials and resource management in general and not including in their study the financial resource management activities of planning, fund raising and utilization, recording and reporting in detail.

The research conducted by Tadiwos Lera Kaltasso (2014) in the primary school indicates that lack participation of stakeholders in school budget preparation and implementation process, it lacks skilled manpower to carry out financial resources in primary schools; the external and

internal factors affecting the application of existing financial rules and regulations in primary schools whereas, This study was limited to study in depth about financial management practices and its challenges in secondary schools.

Thus, all these studies were not seen in detail the variables related on financial resource management in secondary schools. Therefore, this study investigated the untouched parts of the previous studies that the variables relating on financial resource management like the practice of financial planning; fund raising, financial utilizing, financial recording and reporting as well as challenges of financial resource managements in secondary schools of Bale zone.

In addition, the researcher has a personal experience as a teacher; principal and secondary school supervisor in different of the Woredas of Bale zone and by the researcher believes, there was existence of gap mismanagement of school funds on the practices and challenges of financial resource management in secondary schools.

Therefore, the researcher felt that, which needed depth investigation about the practice and challenges of financial resource management in secondary schools of Bale Zone.

Hence, the study attempts to answer the following basic research questions:-

1. What are the current practices of financial resource planning in government secondary schools of the Bale Zone?
2. What are the sources of funding in government secondary schools of the Bale Zone?
3. What are the practices of financial utilization in government secondary schools of Bale zone?
4. To what extent the school finances frequently recorded and reporting in government secondary schools of the Bale Zone?
5. What are the current challenges of financial resource management in government secondary schools of the Bale Zone?

1. 3. Objectives of the Study

1.3. 1. General Objective

The main objective of the study was to examine the practices and challenges of financial resource management in government secondary schools of Bale Zone

1. 3.2 Specific objectives

The specific objectives were

1. To identify the current practices of financial planning in government secondary schools of Bale Zone.
2. To find out the sources of funding in government secondary schools of Bale Zone
3. To identify the practices of financial utilization in government secondary schools of Bale zone.
4. To examine the way of the school finance frequently recording and reporting in government secondary schools of Bale Zone.
5. To find out the current challenges of financial resource management in government secondary schools of Bale Zone.

1.4. Significance of the Study

This study could create awareness to Oromia Education Bureaus as well as a Zone education office on the practices and challenges of financial resource management in secondary schools. Therefore, the researcher hopes that from the study:-

- Can be used as a baseline or preliminary information source for government organizations, particularly working towards educational service.
- The result of study could also be useful to the Parents Teachers Association (PTA), the general public and stakeholders who have continued to render financial assistance towards the sustenance of the schools.

- It could also be useful to educational policy makers for proper and adequate allocation of finances to schools.
- Give relevant information about the situation of financial resource management in secondary schools in of Bale Zone.
- Create the awareness to the concerned government authorities in taking corrective measures in the management of the school budget.
- The findings of the study can be used as initiation for those who are interested to conduct a detailed and comprehensive study on such similar topics.

1.5. Delimitation of the Study

The scope of the study included the geographical and content scope. The geographical scope in Bale zone government secondary schools on the topic the practices and challenges of financial resource management in government secondary schools of Bale Zone. The Zone has two administrative towns and eighteen rural woredas which are found 11 in high land word and 9 at Pastoralist woreda. In these Woredas, total, there are 40 (Dega 31 and Kola 9) government secondary schools. Thus, the study area was scoped in these government secondary schools of Bale zone.

While this study was guided by the following concepts that financial resource management as a dependent variable, Practices of financial planning, financial utilization, financial recording and reporting and Challenges of financial resource managements that lack of budgetary planning, delaying fund allocation from government, absence of school finance personnel in schools are considered as independent variables.

1.6. Limitation of the study

The major limitation encountered is lack of experience from researcher and some respondents' unwillingness to fill out and return the questionnaires on time and interviewees to provide clear and precise information related to financial matters were some of the problems I have encountered while conducting this study. Initially, it was difficult to collect all the questionnaires as planned. In addition, most sampled schools were inaccessible for transportation. Furthermore, members of Woreda education budget experts, woreda finance auditors, Principals, teachers,

supervisors and school finance personnel were always too busy. However, the researcher avoided these obstacles by close supervision.

1.7. Operational Definition of Key Terms

Finance is the capital (money) that obtained from different source from governmental and non-government organizations, community participation, funds and internal income of the school which helps to execute different activities based on school preplanned.

.Financial Resource Management: is the process in which the school manages and uses its financial resources optimal to achieve school objective.

School Leaders: PTA committee from teachers, students' families, community, finance personnel experts and principals that coordinate and facilitate the school activities in accordance with certain policies and procedures to achieve the defined school objectives.

Secondary School: an institution that offers teaching learning grade (9-10) in line with Ethiopia Education and Training Policy (MoE, 2002).

Practice; - is the process in which the school uses (manage) its financial resources with actions rather than idea to achieve school goals.

Challenge; - an action that shows somebody refuses to accept something (hindering) to achieve school goals.

1.8. Organization of the Study

The study is organized into five chapters. The first chapter of the study covers the introduction that includes a 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 practices and challenges of financial resource management is discussed. It also exposed the various thought focused by different scholars in the area of the topic. The third chapter describes the research design and methodologies. In the fourth chapter the collected information or data is described and analyzed. The summary finding, conclusion and recommendation part is presented in the fifth chapter. At last, reference, appendix and the questionnaire are entered.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Introduction

This section of the paper focused on the review of the various relevant literatures related to the practice and the challenges of financial resources management in secondary schools. This would help benchmarking the previous studies and use the same as the input for the present study targeted on the government Secondary schools of the Bale Zone in Oromiya Region. The literature review is useful to share the findings of previous research works related to the research at hand and it would relate the study to the existing and ongoing dialogue in the field, fill the gap in the research, extend previous studies, provide a framework for the study and used as a benchmark for comparing the results with the previous findings. Polit et al (2001:121) maintains that a literature review provides a background for understanding the current knowledge on the topic. And also scholars Gillian, (2003:4) pointed out that the review of the relevant literature aimed at investigating critical points that make the researcher up-to-date of the current knowledge and the theoretical and the methodological contributions to a particular topic.

Based on this reality, the study is made to discuss in review of the related literature on the title that practices and challenges of financial resource management in government secondary schools of Bale zone, focusing the points that concept of financial management, financial resource management in education, financial management practices, financial planning, source of funding, financial utilization, financial recording and reporting, challenges of financial resource management in secondary schools, decentralization and participation in financial resources utilization, participation of stakeholder in education, the role of school principals' in financial management, the role parent-teacher-association on financial management, strategies use to improve financial resource management in schools, theoretical frame work, conceptual frame work, summary of review related literature and perspectives related to the topic are reviewed. So, a literature review was locating summaries, books, journals, and indexed publications on a topic; selectively choosing which literature is relevant; and then writing a report that summarizes of literature.

2.2. Concept of Financial Management

2.2.1. Concept of Financial resource

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, p. 99). 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 enable them to 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 (Ibid, 99).

In addition, the term finance is indicated explaining the importance of finance, funds and money in a particular institution or for a particular activity. According to Campbell (2004), finance is a discipline concerned with determining value and making decisions. From the views finance is a branch of economics concerned with resource allocation as well as resource management, acquisition and investment. Again, as Wikipedia (2009) stated finance deals with matters related to money and the markets and the finance function allocates resources, including the acquiring, investing and managing of resources. This definition implies financial resource is a significant resource often assumed to be a part of physical capital and the basis for the procurement, utilization and maintenance of all other types of resources. Hence, finance is a significant resource which concerned with determining value and making decisions.

2.2.2 Finance Resource Management in Education

As Asemah (2010) stated that financial management in schools simply as implying how finances are raised in school, the identification of sources of school finance, methods employed in its collection and how collected revenues are effectively applied to the school system to achieve the

stated goals and objectives of the school. And Kwaghbo (2008) more elaborated that financial management as planning, organizing, coordinating, directing and collecting of payments in such a way as to achieve organizational goals. Hence, from the views financial management in schools focused on forecasting, plan budgets and execute the budget, according to specified with effectively and efficiently used to achieve the desired objectives of the school.

In addition, Clarke (2007) stated financial resource management is a means to manage money that school obtained from different sources by organizing activities like planning, administering, accounting, auditing, recording and reporting, directing and controlling the financial activities of the school to achieve educational objectives. Similarly, Joubert and Bray, (2007) described a school's financial resource management as the performance of management actions connected with the financial aspects of a school for the achievement of effective education. Therefore, these all indicate that financial management in school is directly concerned with decision-making on financial planning, administering, accounting, auditing, recording and reporting, directing and controlling the financial activities of the school to achieve educational objectives. In general, reviewing the practices of financial resource management experiences of the study the researcher uses the practices of different studies assessed in study process.

2.2.3. Practices of Financial Management in Educational institutions

Educational institutions have a power to manage their financial resources, as a business organizations and public organizations (MoE, 2013). Business organizations use management accounting and management control for providing information for managers in planning and control of the organization's activities. Since the objective of business organization is to make profit, information is highly required to stay in the business. However, public organizations, including educational institutions, use of accounting information for legal requirements to report the financial activities and the use of the sources of the government or to the public body.

Different scholars explain about the practice of school's financial resource management and its impact on education. As Clarke (2007), practices of financial resource management means to manage money that school obtained from different sources by organizing activities like planning, administering, accounting, auditing, reporting, directing and controlling the financial activities of the school to achieve educational objectives. From points, the practices of financial resource

management in educational institution are concerned with the tasks of financial planning, utilization, financial recording and reporting.

As cited Help Age International (2008), best practices of financial management should ensure the following conditions:

- Staff in charge of delegated budgets. Both for administration costs and program expenditure, have clear guidance on the size of the budgets,
- 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.
- 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.
- Managers authorizing the taking on the commitments
- Staff is aware that guarantees indemnities and similar arrangements which may lead to public expenditure in the future.

Barasa (2009) recognizes that efficient management of financial resources is an important task for head teachers. Without adequate financial resources, institutions cannot carry out their defined tasks effectively. Hence, the practices of financial resource management focused with managing money that school obtained from different sources of organizing the activities like planning, sourcing administering, utilizing recording and reporting financial activities of the school to achieve educational objectives. In general, reviewing practices of financial management in educational institutions experiences of the study, the researcher uses the practices of different studies assessed in the study process.

2.2.3.1. Financial planning

Financial planning involves aspects of accounting, which involves the overall process of identifying, measuring, recording, interpreting and communicating the results of economic

activity; tracking business income and expenses and using these measurements to answer specific questions about the financial and tax status of the business which is basically a system that provides quantitative information about finances. Cole & Kelly (2011) define planning as the formalization of what is intended to happen at some connection in the future; concerns actions taken prior to an event, typically formulating goals and objectives and arranging for resources to be provided in order to achieve a desired outcome. Hence planning leads to budgeting which is a statement usually expressed in financial terms, and the desired performance of an organization which including a school in pursuit of its objectives over a specified period. As Clarke (2007) and Preezet *al.*, (2003), planning are a forward looking process which should be guided by the school's vision for the future and a realistic assessment of the risks.

And also, a financial plan is an action plan for the immediate future, representing the operational and the tactical end of the corporate planning chain. Abebaw (2006) indicated that some of the benefits of planning 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 the 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.

Therefore, the principle features of good financial planning in educational institute can be identified as follows.

- Deciding the philosophical basis of financial management,
- Estimating objective policy formulation
- Forecasting developing appropriate procedures.

From these, a budget process needs to be governed by principles such as participation, transparency, accountability, equity and inclusiveness. So, each budget system should be considered in terms of these standard additions. As Du Preezet *al.*, (2003) planning is a vital component of effective school financial resource management, administration and usually begins with the drafting of a budget.

Totally, in similar way Ntseto (2009), requirements of sound financial planning are begin with the vision, mission and general aims of the school as the framework. It determines the school's outcomes according to the needs of the school and identifies actions for each activity area of school programs. Therefore, these all designates financial planning as the formalization of what is intended to happen at some tie in the future; concerns actions taken prior to an event, formulating goals and objectives and then arranging for resources to be provided in order to achieve a desired outcome.

2.2.3.2. Source of funding

The main sources of school resources are government, community, parent, students and nongovernment organization. But, public school finance mechanisms differ from state to state, and they are often extremely complex. And also the method of distributing the state contribution to school districts is equally complex, often involving some combination of basic funding, power equalization, local option, and categorical funding. According to Oliobi in Ogbonnaya (2000), financial management deals with the source of funds, their efficient uses and maximization of costs or losses to greater profitability of the business, and in ministerial department, post primary institutions for enhanced welfare of students and staff. This complexity often leads to significant variation from district to district in the percentage of funding received from federal, state, and local sources and wide disparities in the level of support for the educational program.

Whereas, local sources of education funding is to make up nearly as much revenue as state sources. So, local funding comes from individual community of school districts, from student activities and community services. In addition, most of the money comes from property taxes, which are raised to cover all community services as well as education. According to MoE (2002), reports School financial resource in secondary school includes internal income (land rent, irrigation, cash crops and farm), block grant, school grant, funds and community participation

Moreover, the financial, labor and material contribution to the community as well as school's internal income would supplement to a certain extent the government efforts in this regard. Moreover, there could be support from non-governmental organization and the private sector. By now, the government covers the lion`s share of the cost of educational activities in secondary schools. The government`s budget should be used as a last option finance to fill the financial gap required for the construction and equipping of schools, for teachers' salaries as well as for

running costs thus these practice increasing dependence. So, Schools have the responsibility to generate and use their own income and account for the transmission of financial rules and regulations, wastage of money and delay of planned educational activities without a reasonable cause. As MoE, (2002) reports schools may have the right to use their internal income for various purposes, it is advisable that the money is utilized in such a way that could be successful and support the educational efforts to the government. From these all points it better making schools have the responsibility to generate and use their own income and accountable for the transmission of financial rules and regulations, wastage of money and delay of planned educational activities without a reasonable cause. Therefore, the researcher investigated where the source of funding in school and how much these resources focused to improve the school facilities.

2.2.3.3 Financial Resource Utilization in Education

Resource utilization is an integral part of the overall management of the school. Education in a school is determined by the provision of resources, their maximum utilization and management. Advances in science and technology necessitates that the school manager should adopt modern methods of facilities management in order to improve the quality of teaching and learning. A direct relationship exists between the quality of school facilities, teaching and learning materials, teaching personnel and the education process. 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). And, Joubert and Bray, (2007) described a school's financial resource management as the performance of management actions connected with the financial aspects of a school for the achievement of effective education. So, the effectiveness and efficiently uses of financial resource utilization in education especially in school is a key system of assuring quality education.

In addition, schools, financial income are obtained from block grant allocated by the government, internal revenue of schools and the contribution from the community and humanitarian organizations. 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 schools. Resource manipulation in this case includes distributing resources into task

areas, and ensuring that they are properly utilized in task performance (IJSRE, 2010). Thus, effective resource manipulation skills are necessary in the achievement of prudence in resource management.

According to the decentralized economic policy that the country is pursuing now, words have a full mandate to handle their resources. Handling and having a full mandate on one's resources means controlling the process right from the preparation of budgetary plans to utilization of the available resources. The budget plan of woreda education offices starts from schools. The woreda education office would make sure that the budgetary plans of the office and the schools are prepared in accordance with the budgetary ceiling, and then submit them to the woreda council. The woreda council in its turn would examine and approve the plan making the necessary amendment. Hence, financing education is considered as a joint responsibility of governments, communities and the private sector. The participation of parents and the community will contribute significantly to the achievement of universal basic education (UBE) program objective. Decentralization of power and authority in the education system has resulted in the delegation of power and authority from center to regional and the grass root levels are possible for management of resources allocated (MoE, 2002).

In general, the best alternative management of education is used with prudence of financial resources which are available. When a given level of financial resources is utilized effectively services are provided and more goods produced. As Mbama (1992) noted educational financial management is an important to plan for effective and efficient utilization to meet the objective of the organization. Hence, the researcher should check how much budget administration in the schools effectively exercised and efficiently utilized to achieve school goals.

2.2.3.4. Financial Recoding and reporting of School Budget

2.2.3.4.1. Financial records

The success in educational organizations will rest on good record keeping practices and solid cash flow. Without good records it is simply impossible to determine the financial condition or profitability of business/ educational organizations. As a small business owner, you should be familiar with and recognize the importance of proper record keeping requirements and cash flow

planning. When setting up organizations, regardless of the size, there are requirements under the organizations Act regarding the maintenance of books and records. It is important that it is aware of the legal requirements and ensure that it's able to produce the required information. As Davies and Boczkd (2006) described accounting uses the bookkeeping system within an organization, which deals with how data is identified, recorded and presented as information in the ways required by the user of financial information.

Accurate financial record keeping will be crucial to business/ educational organizations for the following reasons: -

- To provide financial data that help to operate more efficiently, thus increasing profitability/educational institutions use of accounting information for legal requirements.
- To identify all organizations assets, liabilities, income and expenses. This information can then be used to compare with your sector's averages and the highlight of strengths and weaknesses.
- Good records are essential for the preparation of end year returns and financial statements. These statements are critical for maintaining good relations with the bank.

The specific records the business will need depends on a number of factors, such as the type of enterprise, the company goals and the management needs. Based on the relevant factors, the accountant can help you determine what records to keep and what information they should provide. The accountant will also inform you if and when an annual audit is required. So, without good financial recording, it is impossible to determine the financial condition any organizations include educational institutions to use of accounting information for legal requirements to report the financial activities and the use of the sources of the government or to the public body.

2.2.3.4.2. Financial reports

Financial reports usually need accounting and its products such as an organization's annual report as a platform upon which to build many decisions and activities. Organizations must follow specific rules and formats of presentation for their annual reports and financial statements. The key accounting event for any organization is the publication of the annual report, which

records the financial performance over a book year. The general financial condition should be reported to the government and the community according to the reporting schedule (MoE, 2002). Hence 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.
- Weaknesses, strengths and lessons learned in implementing ESDP.

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 the regional and national level as well as the member of the donor community to monitor the progress of the program (ESDP-II, 2002). According to MOE (2003) reports 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 education office and the Regional Education Bureau within the first 15 days of each quarter year. Apart from the quarterly reports, 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 financial and economic Bureau, in its turn, submits the report to the Federal Ministry of finance and Economic Development. Hence, at every level, quarterly, semi-annual and annual work and financial performance reports; and possible solutions will be given. Therefore, without good financial recording and reporting timely, it is impossible to determine the financial condition or profitability of any organizations.

So, on top this, the researcher is going to review whether the reporting activities are regularly implemented in the school or not while thesis work.

2.2. 4. Challenges of financial resource management in secondary schools

There are multiple issues that constitute problems of financial management in secondary schools. Some educational administrators and planners are not familiar with finance terminologies, concepts and principles in order to practice as chief executive of institutions or organizations. These terminologies include planning, budgeting system, cost benefit analysis, financial accounting, taxation, real resource cost capital costs. In view of this Ogbonnaya (2005) stated that the knowledge of educational finance would help educational administrators to know when to employ staff, disburse funds allocate equipment and restore dilapidated equipment. As a result, financial management can be addressed with many challenges before educational institute Features of sound that financial management for educational institute. Thus, soundness and appropriateness of the financial system of managements might be challenged by a variety of factors. These challenges of financial resource management in secondary schools that,

Poor financial management: lack of effective planning and implementation, dumping of spending in the last quarter.

Corruption: due to weak financial management system public officials can use a mass of tricks to siphon off public funds

Fund diversion: the government often diverts funds to other programmers;

Unexpected events: the government has a contingency reserve to deal with unexpected events (e.g. Disasters)

Inadequate funding: sometimes the budget fails to fund a program me adequately

Weak oversight: capacity limitation

As Obi (2004) stated, challenges on financial resource managements that there are certain problems in secondary school financial management practices. They are: inadequate funding, ineffective methods of disbursing funds, mismanagement of funds, inadequate statistical data, increased school enrollment, rise in the cost of education, instability of government policies, and

corrupt practices in financial management. So, the study focused from different data gathered which identified critical challenges in schools and how minimizing those challenges based results.

2.2.5. Decentralization and Participation in Financial Resources Utilization

As cited in Thomas (2011), according to Mark Robinson (2000), decentralization may be defined as the transfer of education on decision making powers from central government to intermediate authorities, local authorities, and educational institutions. The significance of the transfer varies, ranging from simple administrative decentralization to transfer of regulatory and financial power of greater scope, to the regional and /or local level are disseminated decision making powers from central government to school site. Thomas by citing Rondielli, (1989), assured decentralization as the transfer of responsibility and authority for planning, management and raising and allocation of resources from the central government and its agencies to field unit level of government, semi-autonomous public authorities; area wide regional or functional authorities or organizations that are closer to the public to be served and noted.

Furthermore, according to UNESCO (2003), decentralization is the process of reassigning responsibility and corresponding decision making authority for specific functions from higher to lower levels of government and organizational units. The concept stressed this, decentralization is the transfer of power of the central government to regional and local authorities (Tegegne & Kassahun 2004: Meheret, 2006). As cited in Thomas (2010), a decentralized educational system, the communities finance education either directly through fees, or indirectly, through taxes. Community contribution can take many forms and may go away beyond money rise.

Thus, the intensification of decentralization to woreda level has controlled to strengthening of woreda level educational institutions. It also provides opportunities for strengthening local governance, increases of sense of accountability, and broadens the participation of communities. Efforts have been made to build the capacity of the woreda offices, particularly woreda education office through intensive training organized in the areas of educational planning and management, financial management. Therefore, decentralization was the transfer of decision making powers from central government to intermediate authorities, local authorities, and educational institution like schools. This is indicates developing authority and responsibility in school environments.

2.2.6 Participation of Stakeholder in Education

Thomas (2010) pointed out, basically participation is required to make a development intervention successful by using local knowledge, institutions, materials and labor resources and scientific knowledge, participation are sharing of activities, make decisions, resources and responsibilities in a certain intervention. With the ideas, community participation is very important for capacity building. As Jeilu, (2009) stated the role of citizens and communities is expressed through three main ways: direct financial or in kind contributions to the establishment or maintenance of facility, management of schools through the payment of teachers, and citizen voice in the local kebele and woreda councils, to balance the local executive political leadership and service providers are accountable to the community. The goal of any kind of activity that attempts to involve community and family's parents' education is to improve the educational delivery for more children learn better and are well prepared for the changing world. Community participation in education focuses for maximizing limited resources, learning materials as well as human resources are limited everywhere, particularly in developing countries better giving attention on efficient and effective ways of utilizing resources (Mitsue 1999). This is improved, efficient and effective ways to utilize present limited resources.

Nigussie (2007) stated that participation in development is that participation strengthens as people's capacities and their efforts to create and sustain the collective growth and development. In addition, according to Help Age International (2008), participation is the level of involvement of all stakeholders in the budget process, directly or through legitimate intermediaries. As the above points, the process of budget preparation, approval, implementation, and review need should be focused on the participation of various stakeholders. Because through participation people's, it can be brought to the attention of policy makers. And also allows citizens to hold the government accountable, to identify weaknesses in a budget, to build consensus, to mobilize the community effectively and to meet a budget target. Hence, participation in a budget process is not a luxury, but it is rather a basic right all citizens.

USAID (1997) assured that it is an active engagement of partners and customers in sharing ideas, committing time and resource, making decisions and taking action to bring about a desired development objective. Again, participation is sought to make a development intervention successful by using local knowledge, institutions, materials and labor resources and scientific

knowledge cited in (Thomas, 2010). So, based on data gathered, researcher has seen how much the Participation of Stakeholders and involving community in Education were important to realize educational activities in school performances.

2.2.7. The Role of School Principals' in Financial Management

Murphy and Louis (1999) refer to the popular trend of delegating the management of school funds to school principals and PTAs as an increase in the allocation of decision making. 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 on the financial matters like budgeting, purchasing and monitoring school financial resources.

In addition, Tsukudu and Taylor, (1995) stated that training for school personnel is very essential to manage schools financial resources. School principals not necessarily are financial experts, but it is believed that they should be knowledgeable enough to keep the budget and accounting process and communicate and understand the financial procedure.

Since 2002 schools much more freedom in managing own finance and opened the door to better ways of managing the school fund and considerable delegation within the schools, individuals being responsible for managing school finance (Moe, 2002). This show, there must be clear systems for dealing the school budget and cover the way money, and school accounts are kept and the way the spending is monitored. These systems are not only needed to principals, but also all the members of staffs. Hence, principals should create awareness for parent teacher association members, teachers and supportive staffs about budget spending and aware of how the school budget is administered. From these, the role of principals in financial resource management has great roles. So, reviewing the role of principals helps the researcher to examine whether principals exercise their role or not at the school level.

2.2.8. The Role 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 finance 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 Parent Teacher Association (PTA) in school committee members. For example, 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. An expert on financial matters in schools may be assigned in the finance (Moe, 2002).

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 guidelines. It means they are prepared the school fund account to administer it, accordance with the guidelines and prepared the school budget each year that shows the estimated income and presented to the general parent's meeting for approval. And, the PTA should find ways of obtaining enough money for the school by approaching business people to sponsor school activities asking parents' to contribute as they like and organizing fundraising projects for their schools and following the procedure to accomplish school goals as preplanned.

As Moe, (2013) reports, the guidelines on school financial management indicated 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 and 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. Hence, 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 a 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 Bale zone government secondary schools.

2.2. 9. Strategies Use to Improve Financial Resource Management in Schools

Principals should employ various strategies to cope with the financial resource management Challenges they encountered in the school. The majority of principals employed more than one strategy to cope with the challenges they faced as the financial resource manager and engaged in seeking additional funds to provide for school development from various sources. Ash, MoE, (2013) planning, accounting, recording and reporting are the financial resource management, strategic activities for financial resource management that are employed in coping with the challenges encountered. Doing this, it needs skillful man power, experienced and commitment expertise. Whereas, the existence of various publications to provide guidelines for financial resource management in general and in particular the procurement and utilization procedures in schools, still the challenges principals faced related to planning, accounting, recording and reporting and procurement of goods and services.

Thus, the practices and application strategies use to improve financial resource management in schools; it needs well trained and fully empowered school leadership. So, for the practice of financial resource management activities and offered possible alternative strategies in school, to keep school budget and accounting process, principals should employ various strategies to cope with the financial resource management Challenges they encountered.

To this end, the researcher will review the theories and application in the school as well as the strategies' that schools use to cope with challenges to solve the practice of financial resource management activities exercised or not. This helps the researcher will try to give alternative possible strategies to improve the practice of financial resource management in government secondary school of Bale zone in recommendation while thesis works because of different experiences in the schools.

2.3. Theoretical Framework of School Finances

There is no single all-embracing theory of the practice of financial resource management in education. This reflects the diversity of educational institutions, the varied nature of the problems encountered by educational institutions, and the multifaceted nature of theory in education and the social sciences (Moe, 2013).

According to Bush (2004) classified the main theories of educational management into six major models; such as formal, collegial, political, subjective, ambiguity and cultural models. As the researcher views, this study related to formal model that schools are hierarchical systems in which principals use rational means to pay particular attention to agreed goals. Principals possess authority legitimized by their formal positions within the schools and accountable to school governing bodies for their activities. Formal models give prominence to official structures, rational processes, the authority of leaders and accountability. These linked to the school management tasks identified by Clarke, (2007) namely planning, organizing, leading and controlling.

In a similar way, Mestry (2004) and Ntseto (2009) stated the administration of a school finances is an integral part of the effective school administration. From the views, administration of a school finances is a dynamic process that marked by regular phases, such as planning, needs assessment and priority setting of each school activity. In addition, as Bisschof (1997) elaborated

that the purpose of organized financial plan should be assisting a systematic planning; quantifying objectives and identifying priorities; coordinating activities and communicating plans within the organization; motivating and increasing the accountability of middle management and school site to increase school performance. So, in educational organization the financial administration activity has to hierarchically decentralize from central to the school site for exercising power between the school communities to render the service of quality education.

In this respect, organizing of school finance structure should include aspects such as drawing up a school financial role; setting up a structure within the school to handle administrative and financial matters; delegating certain functions to PTAs, teachers and the school finance personnel; and coordinating activities. This organization system helps to realize good collaboration between academic administration and school community staff to participate in financial planning, utilizing, recording and reporting with the practice of financial resource management activities.

Normally, in educational institutions, it should give prominence of official structures, rational processes and good collaboration between academic administrations and staffs which helping to successfully achieving of financial objectives. Therefore, the researcher reviewed the theoretical aspect of financial resource management at the school level enables to see, the issue in the study as per of the theories that are forwarded by different scholars. This in turn strengthens the conclusion and recommendation made at the end of the thesis.

2.4. The Conceptual Framework of the Study

According to Shields & Rangarajan (2013), a conceptual framework is an analytical instrument with some variations and contexts used to make distinctions and organize ideas in a meaningful, yet simplified way. Hence, the conceptual framework describes the aspects of researcher selected from the theoretical framework to become on the basis of the questions. This means, the issue of financial management practices and its challenges in secondary schools should be an investigative instrument with some variations and contexts used. Hence, financial management in secondary schools has been over-looked by the stakeholders of the institutions. This is the fact that stakeholders turn to be more interested in the academic performance of the schools at the expense of their money which they have invested. This indicates to register good performance in school it should be nearly follow up and great attention needed. Whereas, the problems related to

financial management in the education sector have inattention of government, non- government organization, donors, including educationalist in the delivery of service to people and develop ineffective directional policies that guide the education sector.

Thus, this shows financial management is carried out effectively and efficiently, where sound measures put in place for facilitating cash receipts, controlling expenses, concentrating funds. Therefore, the most critical aspect of financial management is the cash flows in organizations, where cash is generated from and where it will be consumed.

On the other hand, there are several principles that guide financial management practice and minimize challenges in both public and the private sector. But, for the purpose of this study, the researcher has reviewed the principles that related to formal model that gives prominence to official structures, rational processes, the authority of leaders and accountability on financial planning, sourcing, recording and reporting. Hence, this shows sound of financial management practice is a critical input for decision making and program success. Coleman et al. (1994) stated that financial resources are essential for the delivery of quality education. In general, the financial resource management structure and its practices should be appropriate, relevant and reliable financial information for program managers and governments to plan and implement policies.

CHAPTER THREE

3. RESEARCH DESIGN AND METHODOLOGIES

This part of the study presents the research design, the research method, sources of data, the study area and target population, sample and sampling technique, the instruments of data collection, methods of data collection procedure and methods of data analysis, Validity, reliability and Ethical Considerations.

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 management practices in the selected secondary schools. According to Elliott (2000), descriptive survey design is important to answer questions related to the current status of the financial resource management and used to describe the basic features of the data in a study and provide summaries about the samples and its measures. And Burns and Grove (2003:201), descriptive survey research is designed to provide a picture of a situation as it naturally happens. This means, it used to justify current practice and make judgment and also to develop theories. So, from the points, descriptive survey design helps to obtain sufficient information from a large number of respondents and enable the researcher find out the solutions for the existing problems. Therefore, in this study, descriptive survey research design was employed with the assumption that it is helpful to obtain sufficient information from a large number of respondents and enable the researcher find out the solutions for the existing problems.

3.2. Research Method

This study employed with quantitative and qualitative methods. In quantitative research involves the collection of data that information can be quantified and exposed to statistical treatment in order to support or refute alternate knowledge claims. As Carrie (2007), quantitative research method involves a numeric or statistical approach to research design. So, quantitative research method was a key employed in the studies.

Whereas, the qualitative research method is concerned with developing explanations of social phenomena. Burns and Grove (2003:19) describe a qualitative approach a systematic that the subjective approach used to describe life experiences and situations to give them meaning. So, the qualitative research method was used as supplementary to explore situations for studies. Therefore, in this study based on the problem, quantitative research method was employed as key method for numeric or statistical points that quantified approach with questionnaires, but the qualitative method was employed to enrich quantitative approach with explore situations and gain the information with interviews. Thus, the researcher was used both the quantitative and qualitative methods for the study.

3.3. Source of Data

The aim of the study is to investigate the practices and challenges of financial resource management in government selected secondary schools of Bale Zone, Oromia region. Specifically, data were collected through two main sources; that was a primary source and secondary source. Questionnaires and interviews were used as primary source while financial documents that budget statement and financial reports document served as the secondary source of information.

3.3.1. Primary Sources

For primary data sources, both quantitative and qualitative approaches were employed. Quantitative data were collected using a structured questionnaire consisting of close ended and open ended from teachers, supervisor and Principals/vice principals and school finance personnel and qualitative data was collected using key informants who representatives that Woreda finance Office auditor, woreda educational office expertise and parent teacher association to the study schools.

3.3.2. Secondary Sources

Secondary Sources of data are obtained from school documents. These documents included Receipt book, cash analysis book, invoice book, financial report, minutes, and other important financial record documents will be checked as necessary. This helped the researcher to triangulate the information obtained from primary sources.

3.4. Study area, target population, sample size and Techniques

3.4.1 The Study Area

Bale Zone is one of the Zones of Oromia Regional state in Ethiopia. It was formed early and suitable for economic, social and political vigorous for the society in the Zone. The administrative center of zone is found in Robe town. The Zone includes two administrative towns and eighteen rural woredas which are found in the radius of the maximum distance of 398kms from Robe. Bale zone is located in the South eastern part of the country. The zone is bordered on the south by Guji zone, on the west by Wes Arsi zone, on the north by Arsi zone, on the east by Somali regional state. According to (CSA, 2007), the Zone has a total population of 1,402,492 of whom 713,517 are men and 688,975 women; with an area of 43,690.56 square kilometers. Bale has a population density of 32.10. While 166,758 or 26.20% are urban inhabitants, a further 44,610 or 3.18% are pastoralists. A total of 297,081 households were counted in this Zone, which results in an average of 4.72 persons to a household (CSA, 2007).

In the Bale Zone, there are different governmental and non-governmental organizations that provide services like university and hospitals. But, the study was focused on the practice and the challenges of financial resource management in government secondary schools of Bale zone. Based on the current information, the Bale Zone has totally 40 government secondary schools. So, the Study area was focused in government secondary schools of Bale zone.

3.4.2 Target Population

The target population is the actual list of sampling units from which the sample is selected and also the list or record of individuals in a population that a researcher *can* actually obtain. As Nkpa (1997) and Orodho (2008), define it is the population, which the researcher intends to generalize his/her findings. The target population for this study was 796 which were corporated in sixteen secondary schools at eleven woredas of Bale zone. From target population 796 that 580 teachers, principals/vice principals 38 School finance personnel 32 and supervisors 12, PTAs 112, Woreda education office budget expertise 11 and Woredas finance office auditor 11 are used as part of the target population.

3.4.3 Sample size and Sampling Techniques

3.4.3.1. Sample Size

The sample is the group of participants in a study selected from the target population from which the researcher generalizes to the target population. According to Levy, Yalew Endawok and Limshow among the total population 10-30% can fulfill the sample sizes. Thus, in quantitative data a total of 314 respondents were the sample selected. From these, 232(40%) teachers were sampled by simple random sampling and 38 principals with vice principals, 12 supervisors, 32 school finance personnel were selected purposively to provide the best and needed information to achieve the objective of the study. Using a structured questionnaire with quantitative information was collected from the indicated respondents. For qualitative information 38 key informants were sampled for in-depth interviews. Thus, the key informants comprised of parent teacher associations, woreda education budget experts and woreda finance office auditors.

3.4.3.2 Sampling Techniques

The research is conducted in the Bale Zone of Oromia Regional State on the issues that the practices and challenges financial resource management. The Zone has eighteen districts and two administrative towns. The districts are broadly classified as highland and pastoral districts. Accordingly, 9 /nine/ districts and two administrative towns are grouped under highland, whereas, the remaining 9 /nine/ districts are grouped under pastoral districts. So, the districts and administrative towns were clustered into highland and pastoral districts using agro-ecologies as the basis of clustering. From the 11 highland districts 7 (seven) districts are selected by using simple random sampling techniques. The selected districts are Dinsho, Goba town, Ginir, Sinana, Gassera, Agarfa and Ginir town. And from these woredas it has taken 12 secondary schools by using a simple random sampling technique to give an equal chance for all schools by using the lottery method. Similarly, from the nine pastoral districts 4 /four/ districts are selected by using simple random sampling techniques. The selected districts were Rayitu, Sewena, Delo Mena, and Barbere. And also from the selected Woredas, four secondary schools have taken by using purposive sampling technique due to all selected pastoral woredas have only one - one secondary school and to be acquiring the reliable information for the study.

In general, from all selected woredas there were taken 16 secondary schools out of 580 teachers 232 (40%) sample teachers were taken by using Simple random sampling techniques. And supervisors 12 (100%), principals / vice principals 38(100%), school finance personnel 32 were sample taken by using purposive sampling techniques. The main reasons to focus on these

groups were that on the practices and challenges of financial resource management in secondary schools, they more related and could give acquiring the reliable information for the study. Whereas, for additional and supplemental information woreda educational office budget expert 11, woreda finance auditors 11 and PTA 16 were sample taken by using purposive sampling techniques to get more depth and reliable information. Because they were daily practices on school finance management and have reliable information.

Table 3.1: Population, Sample Size and Sample Techniques

No	Woredas Name	School name	Principal /vice			school Finance personnel			Teachers			PTA members			Woreda Education office planning Experts			Townsand Woredas Finance office Auditors			supervisors		
			Pop.	Sam.	%	Po	Sam	%	Pop	Sam	%	Pop	Sam	%	Pop	Sam	%	Pop.	Sam.	%	Pop.	Sam.	%
1	Goba town	Goba town	3	3	100	2	2	100	45	18	40	7	1	15	1	1	100	1	1	100	1	1	100
2	Dalo Mena	Dalo Mena	3	3	100	2	2	100	34	14	40	7	1	15	1	1	100	1	1	100	1	1	100
3	Dinsho	Dinsho	2	2	100	2	2	100	23	9	40	7	1	15	1	1	100	1	1	100	1	1	100
		Homma	2	2	100	2	2	100	34	14	40	7	1	15	1	1	-	-	-	-			
4	Agarfa	Agarfa	3	3	100	2	2	100	50	20	40	5	1	15	1	1	100	1	1	100	1	1	100
5	Gasera	Gasera	3	3	100	2	2	100	42	17	40	7	1	15	1	1	100	1	1	100	1	1	100
		Salu	2	2	100	2	2	100	28	11	40	7	1	15			-	-	-				
6	Gindhir town	Gindhir town	3	3	100	2	2	100	48	19	40	7	1	15	1	1	100	1	1	100	1	1	100
7	Gindhir	Delo sebro	3	3	100	2	2	100	38	15	40	7	1	15	1	1	100	1	1	100	1	1	100
		Qabena	2	2	100	2	2	100	25	10	40	7	1	15			-	-	-	-	1	1	100
		MelkaOda	2	2	100	2	2	100	38	15	40	7	1	15			-	-	-	-			
8	Sawena	Sawena	3	3	100	2	2	100	25	10	40	7	1	15	1	1	100	1	1	100	1	1	100
9	Rayitu	Rayitu	3	3	100	2	2	100	23	11	40	7	1	15	1	1	100	1	1	100	1	1	100
11	Barbere	Harodumal	2	2	100	2	2	100	30	15	40	7	1	15	1	1	100	1	1	10	1	1	100
12	Sinana	Hisu	2	2	100	2	2	100	35	17	40	7	1	15	1	1	100	1	1	100	1	1	100
		Obora	2	2	100	2	2	100	45	17	40	7	1	15	11	11	-		-	-	-	-	
			38	38	100	32	32	100	580	232	40	112	16		11	11	100	11	11	100	12	12	100
Sampling Techniques	Total		Purposive Sampling			purposive Sampling			Simple Random sampling			Purposive Sampling			purposive Sampling			purposive Sampling			purposive Sampling		

3.5. Data Collection tools

Both primary and secondary data were used. Primary data consist of questionnaire and interview and while secondary data were observation and documents analysis.

3.5.1 Primary data

3.5.1.1 Questionnaire

As part of data collection procedures, structured questionnaires were administered personally by the researcher to ensure that relevant information was obtained. Open questions required in-depth explanation from the respondents, while closed question required for a specific response. Hence, in this research, both opened and closed questions were used. Because, closed questions were used to get specific responses and open questions were used to get depth explanations.

Furthermore, in the study two sets of questionnaire items were used. The first sets of items deal with the general background of the respondents. The second set of questionnaires, which was prepared in English, administered to teachers, principals and supervisors. In terms of content, questionnaires had 44 items which related to the practices and challenges of financial resource management in secondary schools that consists of five parts which focus on the current practices of financial planning, source of funding, practices of financial utilization, financial recording and reporting and challenges of financial resource management. Thus, they contain 10,8,8,9 and 9 items respectively. And, for structured question items, Likert scales were employed. Because Likert scale, mostly used in survey research and easy to construct, simplest way to describe opinion, suggestion and frequency of respondents and also provide more freedom to respondents. The scale consists of five scales that 5 = strongly agree, 4 = agree, 3 = undecided, 2 = disagree, and 1 = strongly disagree.

3.5.1.2. Interview

An interview is the verbal questions asked by the interviewer and verbal responses provided by the interviewee (Gall *et al.*, 2007). The interview, conducted in Afan Oromo to make communication easier. Semi-structured interview was designed to gather data from parent teachers association (PTA) 16, Woreda education budget expertise 11 and woreda finance auditors 11 which total interviewee 38 in sixteen secondary schools. The reason of using semi-structured interview was its advantage of flexibility in which new questions were forwarded

during the interview based on the response of the interviewee. The selection basis their position to effectively describe the reality in the study area and they can have detailed information about the practices and challenges financial resource management in secondary schools. The interview guide question sets for respondents and had for three bodies, which targeted to obtain information related to the basic research questions. Finally, interview notes were taken summarized and translated into English.

3.5.2 Secondary Data

3.5.2.1. Documents Analysis

To obtain the best information of financial management in the secondary schools, the researcher had the chance to study some documents containing financial reports, budget statement, receipts and other important books of account. Hence, document analysis would be made to validate or to check the consistency of information obtained through questionnaires and interviews on the practices and challenges of financial resource management and finally to give conclusion and recommendation at the end of the study.

3.6. Procedure for Data Collection

To answer the basic research question raised, the researcher went through a series of data gathering procedures. The expected relevant data were gathered by using questionnaires, interviews and document analysis. In doing so, having a letter of authorization from Jimma University and zone education office for getting permission; the researcher directly went to eleven samples woreda education offices and sixteen secondary schools respectively for consent. After making an agreement with the concerned participants; the researcher introduced his objective and purposes. Then the questionnaires were administered to sample teachers, Principals/vice principals and supervisors within selected schools. The participants allowed giving their own answers to each item independently as needed by the researcher. And also the interview conducted in Afan Oromo to make communication easier to interviewee.

3.7. Method of Data Analysis

Both quantitative and qualitative methods of data analysis were employed and the data collected was analyzed using the SPSS version 20 program. The Quantitative data that were collected using questionnaires from the teachers and school leaders were processed by entering the data

into the computer to run descriptive analysis through frequencies, percentages, mean and standard deviation (SD). Moreover, inferential statistic t-test was employed to identify whether there were statistical significance differences between teachers and school leaders or not on the questionnaires. The t-test is used at the level of significance difference $\alpha=0.05$ levels to infer the significant difference between the responses of teachers and school leaders group. Whereas, data collected through interview and document analysis were analyzed qualitatively through narration, direct quotation and paraphrasing.

Moreover, the current thoughts from scholars and literature support the Likert type data convert into Likert scale measurements for combining the character and attitude towards the interrelated items indicate the single indicator (Boone and Boone, 2012). Thus, the response of respondents for each item measured on a 5- point Likert scale with the measured value 1=Strongly disagree, 2= Disagree, 3= undecided, 4=agree and 5= Strongly agree.

Furthermore, on the practices and challenges of financial resource management with a mean value of <3 is taken as disagree, the value of $= 3$ is moderate and the value > 3 agrees, based the questionnaires. On the other hand, qualitative data was analyzed by narration and description for supplementing the data gathered through questionnaires.

3.8. Checking Validity and Reliability of instruments

3.8.1. Validity

Validity refers to the extent to which differences found with a measuring instrument to reflect a true difference among those being tested (Kothari, 2004). To confirm the validity of the instruments which were questionnaire and interview questions a great effort made by the researcher. As a researcher, tried to check the instruments of data by specialists, subject area teachers and department head teachers for comments. So, the instruments were given to different professionals (language professionals from Fincha Bamo secondary school of English department teachers who were M.A holders in TEFL) to evaluate the content and construct validity. Each professional was expected to encourage providing comments and suggestions for each item and in some cases. And they may provide their own lists of possible questions for each part of the instrument. The instruments were applied after receiving and incorporating comments from the advisor.

3.8.2. Reliability

Mugenda and Mugenda (2003) define reliability, as a measure of the degree to which a research instrument yields consistent results or data after repeated trial. Reliability is the extent to which repeated measurements undertaken using a tool or instrument by different individuals given similar results. Reliability is the extent to which results are consistent over time and an accurate representation of the total population under study and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable. A measure is considered reliable if it would give us the same result repeatedly. In this study to check, the treat of reliability by giving a questionnaire for principals, teachers, school finance personnel, and supervisors who were not included in the sample taken that in Fincha Bamo school. Before the actual data collection, a pilot test was conducted to see the quality of the instruments. Accordingly, a pilot test was conducted by distributing questionnaires for principals, teachers, school finance personnel, and supervisors who were not participating in the actual area of study. The main purposes of the pilot test were to see on the relevance of the contents, item length, clarity of items, layout of the questionnaire, the readability of the items and the consistency. Based on the reflections, the instruments were improved before they were administered to the main participants of the study so irrelevant items were removed, lengthy items were shortened and no readability of the items and the inconsistency were made clear.

The internal consistency reliability estimate was calculated using Cronbach's Coefficient of Alpha for the questionnaires. Thus, the researcher found the Coefficient of Alpha (α) to be 0.846 which is suggested by Cronbach (cited by Tech-Hong & Waheed, 2011), the reliability coefficients between 0.70–0.90 are generally found to be internally consistent. Supporting this, George and Mallery (2003) and Cohen, L, et al. (2007) also suggest that, the Cronbach's Alpha result >0.9 excellent, >0.8 good, >0.7 acceptable, $\alpha < 0.6$ questionable, and < 0.5 poor. So, as indicated in table below, the researcher found the Coefficient of Alpha (α) to be 0.846. Hence, this result proved that the data used for this study are reliable and the questionnaires were administered to the research respondents for actual data collection of the study.

The table below indicates the computed internal reliability coefficient of the pilot test.

Table 3.2 Reliability Statistics

	Variables	No. Items	Cronbach's Alpha
1.	What are the current practices of financial planning in government secondary schools of Bale Zone?	10	.725
2.	What are the sources of funding in government secondary schools of Bale zone?	8	.705
3.	What are the practices of financial utilization in government secondary schools of Bale zone?	8	.749
4.	To what extent the school finances frequently recorded and reported in government secondary schools of the Bale Zone?	9	.807
5.	What are the challenges of financial resource management in government secondary schools?	9	.804
	Total Reliability Coefficient	44	.846

3.9. Ethical Considerations

The researcher should have the necessary ethics when conducting the research, because ethics is very important during research work. To convince the respondents, the researcher should show good behavior. These included being free from abuse like drug, drinking alcohol and etc. The researcher is also expected to respect social norms and give value for the respondents. In addition to this the researcher should respect and accept all the correction and comment which given by the advisor. There are certain principles which the researcher follows while contacts the respondents. The researcher contacted the respondents through the woreda education office. For this the questionnaire designed to identify the problem which distributed after getting permission from the respondents. Moreover, the cover pages of the questionnaire have adequate information as to the purpose of the study and the procedures to be followed in filling out the questionnaire clearly indicated

CHAPTER FOUR

4. PRESENTATION, ANALYSIS AND INTERPRETATION OF THE DATA

4.1. INTRODUCTION

This chapter has two parts; the first part deals with the characteristics of the respondents and the second part present the analysis and interpretation of the main data. The general objective of this study was to assess the practices and challenges of financial resource management in government secondary schools of Bale zone. Out of this general objective, five specific objectives were derived. The first objective was examined the current practices of financial planning in government secondary schools. The second specific objective was found out the sources of funding in government secondary schools in Bale Zone. The third objective was investigating the practices of financial utilization in government secondary schools of Bale zone. The fourth objective was examined the way of the school finance frequently recording and reporting in government secondary schools of Bale Zone. The fifth objective was found out the current challenges of financial resource management in government secondary schools in Bale Zone.

To this end, both quantitative and qualitative data were gathered by using questionnaire, interview and document analysis. The data gathered through the interview was supposed to complement the quantitative data. Moreover, document analysis was conducted with documents containing financial reports, budget statement, receipts and other important books of financial management practices by observing the document written in the financial report book and assessed the working conditions of financial management practices with a view of triangulating the findings from different sources.

Questionnaires were distributed to 314 respondents and all the distributed copies of the questionnaires (100%) were completed and returned to the researcher on time. The return rate of the questionnaire was 232 copies from teachers, 82 copies from the school leaders (principals/vice principals' 38, supervisors 12 and school finance personnel 32) were returned. In addition, 11 woreda educations planning budget expert, 11 the fworeda finance auditors and 16 parent teachers association were interviewed successfully.

4.2. Name of Woredas and schools sample taken

In this study sixteen secondary schools having grades 9-10 level namely: Goba, Oborso, Hisu, Dinsho, Homma, Agarfa, Gasera, Salu, Jara, Ginnir, Melka oda, Kebena, Dalo sebro, Sawena, Mena and Haro dumel secondary schools selected randomly out of the 40 secondary schools found in Bale Zone (Twelve schools from high land and four schools in pastoralist woredas).

There were principals/vice principals 38, teachers 232, supervisors 12, school finance personnel's 32, parent teachers association 16 education planning case owner 11 and 11 woreda finance auditors included in the study schools during the study. Specifically, by the number of teachers sample taken in each school, in Goba secondary school there were 18 teachers (13 males and 5 females); in Hisu secondary school there were 17 teachers (14 males and 3 females), in Obara secondary school 17 teachers (15 males and 2 females); in Dinsho secondary school there were 9 teachers (8 males and 1 females) Homma secondary school there were 14 (11 male and 3 female) Gasera secondary school there were 17 (13 male and 4 female) in Salu secondary there were 11 (9 male and 2 female), in Dalo sebro secondary school there were 15(13 male and 2 female) , Kabena secondary school 10 (6 male and 4 female) , Melka oda secondary school there were 15 (14 male and 1 female), Ginnir secondary school there were 19 (15 male and 4 female), Haro dumel secondary school there were 15 (13 male and 2 female), calcal secondary school there were 11 (10 male and 1 female), Sawena secondary school there were 10 (9 male and 1 female)and in Mena secondary school there were 14 (13 male and 1 female)and in Agarfa secondary school there were 20 (15 male and 5 female).

4.3. Socio demographic characteristics of respondents

For quantitative data 314 copies of structured questionnaires were distributed to the respondents. Out of these questionnaires 82 copies were distributed to school leaders (directors/ vice directors, supervisors, school finance personnel's) and for teachers 232 copies were distributed at sixteen of sample taken secondary schools. All the distributed copies of the questionnaires (100%) were completed and returned to the researcher on time. As an additional input for the questionnaire responses, key informant interviewed to 38 interviewees and document analysis were also obtained on time with a view of triangulating the findings from different sources. Based on the questionnaires return rate and qualitative data sources used, analysis of socio-

demographic characteristics of respondents are presented here under, which includes sex, educational status, work experience of teachers, school leaders (principals/ vice principals, supervisors, school finance personnel). And interviewees of parent Teacher association, woreda education expertise and woreda finance auditors.

Table4. The Characteristics of the Respondents

No	Variables		Respondents					
			Teachers		Principals/vice		Supervisors	
1	Sexes of respondents	Male	No	%	No	%	No	%
					165	71.12	37	97.36
		Female	67	28.87	1	2.63	-	-
		Total	232		38		12	
2	Work Experience	1-10	65	28.01	15	39.47	4	33.33
		11- 20	122	52.58	18	47.36	6	50
		>20	45	19.39	5	13.15	2	16.66
		Total	232	100	38	100	12	100
3	Educational back ground	Certificate	-	-	-	-	-	-
		Diploma	4	1.72	-	-	-	-
		Degree	163	70.25	32	84.21	9	75
		MA	65	28.01	6	15.78	3	25
		Total	232	100	38	100	12	100

During the study all 314(teachers, directors/ vice directors, supervisors, and school finance personnel) in the study schools were used as respondents to generate quantitative information using a structured questionnaire prepared for the study. Thus as can be observed from the above

table item that regard to sexes, 165(71.12%) of teachers, 37(97.36%) of principals and 12(100%) of supervisors were males. On the other hand, 67(28.87%) of teachers and 1(2.63%) of principals were females. From this, it is possible to conclude that there was a visible disparity in representation between the two sexes in the sample population. This indicated that there was a gender equity gap in the sampled secondary schools regarding teachers, directors/ vice directors, supervisors, and school finance personnel. This visible gap in gender representation was due to the un-proportional representation of males and female in sampled secondary schools regarding teachers and school leaders.

Concerning age, out of the total respondents 23(10%) and 6(7%) of teachers and school leaders respectively were found between the age range 20 and 30 years old and 128(55.0%) of teachers and 47(57.0%) of school leaders were found between the range 31 and 41 years old. 69(30%) and 21(26%) of teachers and school leaders respectively were found between the age range 42 and 52 years old. On the other hand, only 12(5%) of teachers and 8(10%) of school leaders were between 53 and above years old. Thus, one can be observed from the above data, the majority of age distribution of teachers and school managers found between the range 31 and 41 years old. So, they could be the sources of reliable and important information for the study.

Regarding to the educational background of the respondents 4(1.72%) of the teachers were diploma holder, 163 (70.25%) of teachers were first degree holders and the remaining 65(28.01%) of the teachers were master degree holders. This implies that the qualification standards set by MoE were almost achieved. The standard states that minimum request qualification to teach at secondary schools is first degree (MoE, 2006).

In case of school principals majority of them, 32(84.21%) were first degree holders and 6(15.78%) were master degree holders, while 9(75%) of supervisors were first degree holders and 3(25%) of supervisors were second degree holders. Therefore, according to their qualification, they could be the sources of reliable and important information for the study.

Regarding the experience of teachers and school leadership that, the majority 122 (52.5%) of teachers had work experience between 11 and 20 years. And 65(28.01%) of teachers respondent had between 1 and 10 years and 45(19.39%) of them had > 20 years of work experience. Moreover, 15(39.47%) of principals, 4(33.33%) supervisors and 14(43.75%) school finance

personnel respectively had work experience between 1 and 10 years. The remaining 18(47.36%) principals, 6(50%) of supervisors and 18(56.25%) school finance personnel respectively had work experience between 11 and 20 years old. And 5(13.15%) principals and 2 (16.66) of supervisors had work experience greater than 20 years. From these, one can conclude that, school leaders were relatively less experienced than both teachers in the sample Woredas of Bale zone.

In addition, the interviewee of work experiences woreda finance auditors and woreda education budget expertise were between 1 and 10 years 25% and between 11 and 20 years 60% and greater than 20 years' work experience were 15% respectively.

Totally, one important thing in this part that, the researcher tried to investigate the practices and challenges of financial resource management in the study area. The majority of the respondents which representing 218(69.43%) were selected to fulfill the questionnaires and 33(75%) from interviewees had above 11 years of work experiences. These shows that the respondents participated in the study have sufficient information and experiences about the practice and the challenges of financial resource management in their school which believed to ensure this based on the reality.

4.4. Major Data Analysis

During the study investigators towards on the practices and challenges of Financial Resource management in the study schools, the subjects used for the study were asked through quantitative and qualitative data collection procedures about their level of information and knowledge towards on the practices and challenges of financial resource management in their respective schools. Thus, the Chapter presented and described the results of this study, according to the research questions of the study. Thus,

4.4.1. The current practices of financial planning in secondary schools

As stated earlier, one of the specific objectives of the study was identified that the current practices of financial planning in secondary schools. Hence, to address this research objective, relevant questions for the issue were organized and distributed to collect reliable data from the respondents. As a result, the collected quantitative and qualitative data with respect to this issue were presented, analyzed and interpreted in the following sections. In addition, the findings of the data were viewed with respect to related theoretical aspects which were discussed earlier in the review of literature. This helps to analyze the clarity, relevance and objectivity of the current practices of financial planning in selected secondary schools of Bale Zone. The respondents who chose to agree and strongly agree options were treated together and classified into an agree category, while those who chose disagree and strongly disagree options were treated into a disagree category. The undecided category remained unchanged. And also, \bar{x} = mean, Std = standard deviation, $t_{\bar{x}}$ = aggregate mean, Sign. 2 indicates that there is a significance difference or not at $\alpha=0.05$ level with degree of freedom (2, 312), Sig. (2-tailed) and T. test value. So, when p-value less than $\alpha=0.05$ there is a significance difference, but when p- value greater than $\alpha=0.05$ there is no significance difference.

Table 4.4.1 practices of Financial planning

No	Item statement	Respondents		SD	D	U	A	SA	Total	\bar{x}	St d	Sig. 2	t. value	$t\bar{x}$	
1	The practices of financial planning your school are categorizing the school activities with priorities to achieve school visions	Teacher	F	92	88	26	19	7	232	1.97	1.34	0.01	11.67	2.82	
			%	39.66	37.93	11.20	8.18	3.01							
		school leaders	F	4	24		26	28	82	3.74	1.225				
			%	4.87	29.26	-	31.7	34.14							
2	The practices of financial planning in schools are Participating school communities and concerned stakeholders.	Teacher	F	78	77	17	38	22	232	2.35	1.34	0.01	7.43	3.01	
			%	33.62	33.18	7.32	16.37	9.48							
		school leaders	F	9	12	9	21	31	82	3.65	1.4				
			%	3.87	5.17	10.97	9.05	13.36							
3	The practices of financial planning in your school more focuses on simple activities than key activities.	Teacher	F	75	58	12	50	37	232	2.64	1.48	0.17	1.37	2.73	
			%	32.32	25	5.17	21.55	15.94							
		school leaders	F	17	23	5	26	11	82	2.83	1.4				
			%	20.73	28.04	6.09	31.07	13.41							
4	The practices of financial planning in your school are assisting for effectively use of financial implementation	Teacher	F	80	68	14	29	41	232	2.50	1.5	0.07	1.78	2.66	
			%	34.48	29.31	6.03	12.5	17.67							
		school leaders	F	17	27	5	19	14	82	2.83	1.43				
			%	21.25	32.92	6.09	23.17	17.07							
5	The practices of financial planning in the school are forecasting long school vision and focused on change agent planning.	Teacher	F	77	87	11	35	22	232	2.3	1.32	0.01	3.45	8.77	
			%	33.18	37.5	4.74	15.08	9.48							
		school leaders	F	4	14	11	24	29	82	3.73	1.24				
			%	4.87	17.07	13.41	29.26	35.36							
6	The practices of financial planning in the school are identifying school goals and objectives	Teacher	F	34	51	20	80	47	232	3.24	1.38	0.01	3.45	3.51	
			%	14.65	21.98	8.62	34.48	20.25							
		school leaders	F	3	13	9	31	26	82	3.78	1.16				
			%	3.65	15.85	10.97	37.8	31.70							
7	The practices of financial planning in school ensured maximally utilized ;the scarce financial resources.	Teacher	F	72	66	17	53	24	232	2.53	1.36	0.48	0.69	2.59	
			%	31.03	28.44	7.32	22.84	10.34							
		school leaders	F	13	38	4	19	8	82	2.65	1.27				
			%	15.85	46.34	4.87	23.17	9.75							
8	The practice of financial planning in the school is identifying the outflow and inflow of funds in the school.	Teacher	F	63	85	22	51	11	232	2.37	1.195	0.71	0.35	2.4	
			%	27.15	36.63	9.48	21.98	4.74							
		school leaders	F	24	29	10	8	8	82	2.43	1.086				
			%	29.26	35.36	12.19	9.75	9.75							
9	The practices of financial planning in the school are concentrating top down and more centralized approach.	Teacher	F	48	14	12	90	68	232	3.5	1.486	0,01	3.71	3.62	
			%	20.68	6.03	5.17	38.79	29.31							
		school leaders	F	3	9	0	26	33	82	3.74	1.225				
			%	3.65	10.97	0	31.70	40.25							
10	The practices of financial planning in school are reflecting bottom up and school based approach.	Teacher	F	98	84	23	26	8	232	1.94	1.078	0.01	11.78	2.84	
			%	42.24	36.20	9.91	11.20	3.44							
		school leaders	F	4	13	11	19	28	82	3.74	1.22				
			%	4.87	15.85	13.41	23.17	34.14							

As indicated in item 1 of table 4.4.1, the respondents were asked on the points that the practices of financial planning in the schools are identifying priorities of the school key activities to achieve school visions. Regard to this item, 26 (11.9%) teachers respondents and 54(65.85%) school leaderships were responded agrees on the item, while 26 (8.28%) teachers had no idea on the point. Whereas, 180(77.59) teacher respondents and 28 (34.14) school leaders respondent were responded disagrees on the item. Thus, from total 314 respondents the majorities 208 (66.24%) were responded the practices of financial planning in the school were not identified the priorities of a key school activities according to a vital order. The calculated mean and standard deviation value were 2.82, 1.34 shows disagreed the issues. In addition to this, to see the statistical significance difference, the t-test was calculated. The t-test value 11.67 with $p=0.01$ which less than $\alpha=0.05$ at 312degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagree than the school leaders group with the issue of that the practices of financial planning in the schools were identifying priorities of the school key activities with vital orders. Thus, this indicates that the majorities of respondents disagrees with item that the financial planning in schools was identified priorities of the school activities with key issues to realize the school visions.

In addition to this, one of the interviewee of participant replied “*Financial planning in the school were not identified priorities of the school activities with vital to achieve school educational objectives*”. And the secondary document analysis support this issue that financial planning documents that receipt book and cash analysis book in the school was not well arranged and not identified the priorities as the key issues.

Therefore, with the results of data obtained from questionnaires, mean value, the interviews and document analysis one can conclude that the practices of financial planning in the school were not prioritizing school activities with their significances to achieve school educational objectives.

Regarding on the item 2 of table 4.4.1, the respondents were asked the practices of financial planning in schools are involved school communities and concerned stakeholders to achieve the school visions. Concerning of this point, 60 (25.86%) teachers respondent and 52(63.41%) school leaders responded agree with item. While teachers 17 (7.32%) and school leaders 9(10.97%) responded that they had no idea of the point. Whereas, 155(66.81%) teachers

respondent and 21 (25.6%) school leaders respondent responded disagrees on the item. Hence, from total 314 respondents more than half of the respondents 176 (56.05%) responded the practices of financial planning in schools were not involved school communities and concerned stakeholders to achieve the school visions.

The calculated arithmetic mean and standard deviation value were 3.01, 1.47 respectively. In addition, to see the statistical significance difference, the t-test was calculated. The t-test value 7.43 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagrees than school leaders with the issue of the practices of financial planning in schools are involved school communities and concerned stakeholders. So, this indicates that the participation of school communities and stakeholders in financial planning was not active and well-focused in the school activities.

Similarly, one of the interviewee of participant replied, *"The practices of financial planning in schools were not involved school communities and concerned stakeholders to achieve the school visions while supervision and auditing"*. Equally, the school financial decisions minutes document review also made sure that the school budget plan was approved only by few school leaders and PTA committee members.

Therefore, all results indicate that, the practices of financial planning in schools were not participating school communities and concerned stakeholders to realize the owners of the school communities. But, Thomas (2010) pointed out, basically participation is required to make a development intervention successful by using local knowledge, institutions, materials and labor resources and scientific knowledge, and also participation is sharing of activities, make decisions, resources and responsibilities in a certain intervention.

As it can be seen from table 4.4.1 of item 4, the respondents were asked that financial planning in the schools is supporting an effectively use of financial implementation to the school facilities. Concerning to this point 70 (30.17%) teachers respondents and 33(40.24%) school leaders respondent stated agree with financial planning in the schools was supporting an effectively use of financial implementation. And teachers and school leaders gave Undecided ideas 14(6.06%) and 5(6.09%) respectively. Whereas, teachers respondents 148(63.79%) and school leaders

respondent 44 (54.17%) responded disagree on the issues of financial planning in the schools was supporting an effectively use of financial implementation. Thus, from 314 total respondents, 192 (61.14%) majorities of respondents answered that financial planning in schools was not facilitated for effectively use of financial implementation to fulfill the school facilities.

The calculated arithmetic mean and standard deviation value were 2.66, 1.50 respectively shows disagrees an item. And the t-test value 1.78 with $p=0.08$ which is greater than $\alpha=0.05$ at 312 degree of freedom indicated that there is no statistically significant difference between the two groups. Thus, this implies that both groups of respondents agreed that the practices of financial planning in study schools did not focus for an effectively use of financial implementation to be contributing health building of the school facilities.

The qualitative data collected using the in-depth interviews from parent teachers association, woreda education budget experts and woreda finance auditor all key informants reported financial planning in schools were not assisted to effectively use of educational activities. Additionally, in secondary document review that the invoice book, financial report and minutes documents shows in the schools, documents was not well arranged and ineffectively use of financial implementation to the school facilities.

Therefore, as indicated from the results of data obtained by questionnaires, the mean scores, the interviews and document analysis one can conclude that in the study schools the practices of financial planning did not focus for an effectively use of financial implementation with contributing to the school facilities.

As it can be indicated in table 4.4.1 of item 5, the respondents were asked that the practice of financial planning in the school designates forecasting long success of the school vision and focused on change agent planning. Related to this point, 57 (24.56%) teachers and 53(64.62%) school leaders gave agree that the practice of financial planning in the school indicated forecasting long success, while 22 (7%) respondents gave no ideas with item. Whereas, 164(70.68) the teachers and 18(21.94%) school leaders stated disagrees on the item. Therefore, from total 314 respondents more than half of the respondents 182(57.95%) responded that the practices of financial planning in the study schools were not showed long school vision and focused on change agent planning. The calculated arithmetic mean value 2.68 with standard

deviation 1.44 respectively. In addition, to see the statistical significance difference, the t-test was calculated. The t-test value 8.77 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagrees than school leaders with the issue of financial planning in the school were specified forecasting long success. This shows there was lack of financial planning which indicated long success of the school vision and focused on change agent planning.

Moreover, the qualitative data collected using the in-depth interviews from parent teachers association, woreda education budget experts and woreda finance auditor of all key informants reports that both groups of respondents agreed that schools were not successful in financial resource management practices which showed there was lack of financial planning that not indicated long success of the school vision and focused on change agent planning. And the document analysis revealed incompetent finance document like receipt book, cash analysis book and invoice book.

Therefore, as indicated from the results of data obtained by questionnaires, the mean scores, the interviews and document analysis one can conclude that in the study schools the practices of financial planning were not focused on the strategic points and change agent planning rather focused on routine activities.

As it can be indicated in table 4.4.1 items 6, the respondents were asked the practices of financial planning in the school are identifying the school goals and objectives. Regard to this case 85 (33.18%) teachers and 16(32.92%) school leaders answered agrees with the issues of financial planning in the school were identified the school goals and objectives. And 29 (9.23%) respondents gave undecided idea on the item. Whereas, Teachers 127(54.74%) and school leaders 57 (69.51%) responded disagrees with the issues of financial planning in the school were recognized the school goals and objectives. Hence, from total 314 respondents the majorities 184(58.59%) respondents responded that the practices of financial planning in the school were not identified school goals and objectives. The calculated arithmetic mean and standard deviation value were 2.51, 1.36 respectively. In addition, to see the statistical significance difference, the t-test was calculated. The t-test value 3.45 with $p=0.00$ which is less than $\alpha=0.05$ at 312 degree of

freedom indicated that there is statistically significant difference between the two groups. This also shows in study schools, there was a gap in financial planning which identified school goals and objectives.

The qualitative data gathered through interview with all key informants reported on the issue that the schools have no adequate skilled manpower who ascertains school goals and objectives to implement effective budget utilization. And document analysis made, there were no organized financial documents like financial report, minutes that identified school goals and objectives.

Regarding item 8 of the above table, the practices of financial planning in the school are identifying the outflow and inflow of the school funds to ascertain school revenue and expenditures. In this regard, 62(26.72%) of teachers respondents and 16(19.51%) school leaders gave agree with financial planning in the school were identified the outflow and inflow of the school funds. Whereas, 148(63.79 %) teachers respondents and school leaders 53 (64.63%) responded disagrees with item. Thus, from the two groups of total 314 respondents, majorities of respondents 201(64 %) stated that the practices of financial planning in the school were not identified the outflow and inflow of the school funds to ascertain school revenue and expenditures. The calculated arithmetic mean and standard deviation value of teachers were 2.40, 1.19 respectively indicates disagree with item. In addition to this, the t-test value 0.36 with $p=0.71$ which is greater than $\alpha=0.05$ at 312 degree of freedom indicated that there is no statistically significant difference between the two groups. This indicated that the majority of the respondents did not agree on the issue that the practice of financial planning was identified inflow and outflow cash as finance rule and regulations. So, This means schools' didn't follow finance rule and regulation

Similarly, one of the interviewee of participant replied, *“Financial planning in the schools had the problem of determining the outflow and inflow of school the funds as finance rules and regulations and School finance accounting system of revenue and expenditure were not well documented”*.

Therefore, as indicated from the all results, the practices of financial planning in the schools were not identified the outflow and inflow of the school finance as rule and regulation to ascertain school revenue and expenditures for communities.

As it can be described on table 4.4.1 item 9, the respondents were asked the practices of financial planning in the school are focused on top down and more centralized approach. Concerning of this point, 62 (26.72%) teacher respondents and 53(64.63%) school leaders responded disagrees with item and 12(5.17%) teacher responded that they had no idea on the point. Whereas, 178(68%) teacher respondents and 59 (71.95%) school leaders respondent responded agrees on the item. Hence, from 314 total respondents the majorities of respondents 237 (75.47%) responded in the study schools, financial planning were practiced from top down and not involved school site communities.

The calculated arithmetic mean and standard deviation value were 3.62, 1.48 respectively shows agree the points. Furthermore, to see the statistical significance difference, the t-test was calculated. The t-test value 3.71with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more agree than the school leaders group with the issue of the practices of financial planning in the school are focused on top down and not participating school communities. Hence, even if a little idea difference of the two groups the majority of the respondents did agree on the issue that the practices of financial planning in the schools were focused top down approach and neglecting the participation of school communities. Therefore, school accounting system on finance issue is not well organized and managed down from central by rejecting the school communities.

Similarly, one of the interviewee of participant replied, “*No participatory and transparence system in participating PTA with significant, in issues of financial planning approach more important for good school achievements*”. This shows the participation of school community in school financial resource planning was insignificant.

In addition, the qualitative data collected using the in-depth interview from parent teachers association, woreda education budget experts and woreda finance auditors revealed that financial planning in the school was focused from top down but not involving the fort line of school communities. And the secondary document analysis shows a lot of documents in schools like financial report and minute's documents revealed that inadequate participation of the school communities in financial planning.

Therefore, with the results of data obtained from questionnaires, the mean scores, the interviews and document analysis one can conclude that in the study schools, financial planning were practiced from top down and not involved school site communities. As a result, there is a problem of decision making in financial resource management reflected the schools.

Regarding item 10 of table 4.4.1, the respondents were asked the practices of financial planning in school are exercising bottom up and school based approach. Regard to this item 44 (18.96%) teachers and 47(57.31%) school leaders responded with agrees the item and 24 (7.64%) respondents gave undecided idea. Whereas, Teachers 182(78.44%) and school leaders 17 (20.73%) responded the item disagrees. Hence, from total 314 respondents the majorities 199(63.37%) respondents responded that the practices of financial planning in school were not practiced bottom up and school based approach, but jot down from central ways. So, this approach was minimized the ownership of school communities to give nearly decision to the schools.

The calculated arithmetic mean and standard deviation value were 2.84, 1.94 respectively. In addition, to see the statistical significance difference, the t-test was calculated. The t-test value 11.78 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagree than the school leaders group with the issue of the practices of financial planning in school are accomplished bottom up and school based approach. Therefore, the practices of financial planning in school were not participatory and involved school communities from grass root level to realize the school goals.

The qualitative data gathered through interview from all key informants reported on this issue indicated the schools have no adequate skilled manpower on practices financial planning who exercises bottom up and school based financial planning approach to realize school communities' ownership.

In general, the compiled result indicates, the practice of financial planning in schools were not enough participation of stakeholders in the school finance activity, no have transparences the way identified revenue and expenditures school finance, activating the finance by unskilled

financial management, focused on simple activities and financial planning in school was practiced from top down and no involved the front line of school communities.

But, Cole & Kelly (2011) states financial planning as the formalization of what is intended to happen at some connection in the future; concerns actions taken prior to an event, typically formulating goals and objectives and arranging resources to be provided in order to achieve a desired outcome.

4.4.2. The practices of fund generating in secondary schools

As stated earlier, the next objectives of this study were identified the sources of funding in secondary schools. Hence, to address this research objective, relevant questions to the issue were organized and distributed to collect reliable data from the respondents. As a result, the collected quantitative and qualitative data with respect to this issue were presented, analyzed and interpreted in the following sections. In addition, the findings of the data were viewed with respect to related theoretical aspects which were discussed earlier in the review of literature. This helps to analyze the clarity, relevance and objectivity of the sources of funding in selected secondary schools of Bale Zone.

Table 4.4.2 Source of funding in secondary school

No	Item statement	Respondents		SD	D	U	A	SA	TN	\bar{x}	St d	Sig. 2	t. value	$t\bar{x}$
1	Source of funding in school is from families to be realizing the school plan.	Teacher	F	76	76	20	32	28	232	2.4	1.38	0.01	4.91	2.79
			%	32.75	32.75	8.62	13.79	12						
		school leaders	F	8	21	12	27	14	82	3.22	1.28			
			%	9.75	25.60	14.63	32.92	17.07						
2	Source of funding in school is From local communities	Teacher	F	74	86	3	47	22	232	2.38	1.36	0.01	0.11	2.52
			%	31.89	37.06	1.29	20.25	9.48						
		school leaders	F	16	28	18	8	12	82	2.66	1.31			
			%	19.51	34.14	21.95	9.75	14.63						
3	Source of funding in school is from Local and external organizations	Teacher	F	70	88	32	30	12	232	2.25	1.17	0.28	1.08	2.34
			%	30.17	37.93	13.79	12.93	5.17						
		school leaders	F	20	35	10	6	11	82	2.43	1.31			
			%	24.39	42.68	12.19	7.31	13.41						
4	Source of funding in school is from individuals especially former school boys.	Teacher	F	64	100	21	29	18	232	2.25	1.24	0.12	1.56	2.4
			%	27.58	43.10	6.68	12.5	7.75						
		school leaders	F	24	28		18	12	82	2.52	1.43			
			%	29.26	34.14		21.95	14.63						
5	Source of funding in secondary schools are from internal income like carpentry and metal work shop.	Teacher	F	72	68	17	53	24	232	2.56	1.3	0.48	0.69	2.59
			%	31.03	29.31	7.32	22.84	10.34						
		school leaders	F	13	38	4	19	8	82	2.65	1.27			
			%	15.85	46.34	4.87	23.17	9.75						
6	Source of funding in school includes school grant from World Bank supports.	Teacher	F	32	19	12	105	64	232	3.65	1.33	0.05	1.92	3.79
			%	13.79	8.18	5.17	45.25	27.58						
		school leaders	F	5	10	-	36	31	82	3.95	1.2			
			%	6.09	12.19	0	43.90	37.80						
7	Funding in school is from Parent teachers' association refreshment center taxes.	Teacher	F	68	66	28	42	28	232	2.5	1.35	0.67	4.24	2.58
			%	29.31	28.44	12.06	18.10	12.06						
		School leader	F	13	38	6	17	8	82					
			%	15.85	46.34	7.31	20.73	9.75		2.62	1.25			
8	Funding in school includes from block grant.	Teacher	F	38	28	11	92	63	232	3.49	1.42	0.15	0.88	3.47
			%	16.37	12.06	4.74	39.65	27.15						
		school leaders	F	13	15	1	27	26	82	3.46				
			%	15.85	18.29	1.21	32.92	31.7						

As indicated in item 1 of table 4.4.2, the respondents were asked, source of funding in school is from families to be realizing the school goal. Relating to the item, 60 (25.79%) teachers and 41(49.94%) school leaders responded agrees on the item, 22(7%) respondents gave undecided idea. But 162(69.82%) teachers and 29(35.35%) school leaders' respondents gave disagree on the item. So, the majorities of respondents 191(60.82%) answered largely held of families were not contributed their effort in fund generations to school activities. The calculated arithmetic mean and standard deviation value were 2.79, 1.39 respectively shows disagrees with the points. Besides, the t-test value 4.91 with $p=0.00$ which is less than $\alpha=0.05$ at 312 degree of freedom shows that there is statistically significant difference between the groups. This implies, many of the student families were not participated in fund generation to schools. Thus, the results indicate, the majority of families were not contributed their effort in fund generations to school activities.

Similarly, the interview result shows, "*There is no enough contribution of finance to school it focuses for individual facilities rather than facilitating internal school income generating for the schools services*". Equally, the school financial decisions minutes document review also made sure that the school budget generation was the involvement of PTA and other school communities in significant.

As it is shown in the table 4.4.2 of item 2 that Source of funding in school is from local communities. Relating this item, 69 (29.73%) teachers and 20(6.36%) school leaders answered agree on the item and 21 (6.68%) respondents gave no idea. Whereas, 160 (69.26%) teachers and 29(35.36%) school leaders gave disagree on the item. The calculated arithmetic mean and standard deviation value were 2.52, 1.35 respectively showed disagrees. In addition to, the t-test value .11 with $p=0.01$ which is less than $\alpha=0.05$ at 312 degree of freedom shows that there is statistically significant difference between the groups. Hence, these indicate financial sourcing to the schools was not involving the majority of local communities nearby the schools.

The interview result shows, *finance disbursed to schools was not particularly financed from students' family and local communities rather than from governments*. The data collected from secondary document sources cash receipt book, cash analysis book and minute's shows that school funds for education can be raised more from government and non-government budget sources(school grant) than community participations and students' families.

Therefore, with the results of data obtained from questionnaires, the mean value, the interviews and document analysis one can conclude that financial sourcing to the schools was not involving the majority of local communities nearby the schools and student families to realize school visions. This implies vital source of funding in secondary schools concentrated budget allocated by government (block grants) and on World Bank (school grant).

As it can be indicated in table 4.4.2 of item 3, the respondents were asked Source of funding in school is from Local and external organizations. Regard this item 54(23.27%) teachers and 17(7.32%) school leaders responded agree on item and 20(6.36%) of respondents gave undecided idea. Whereas, 158(68.10%) teachers and 65(79.26%) school leaders respondents responded disagree on item. From this, the majorities of respondents 223(71%) assured that, in fund generation the participation of local and external organizations were insignificant for educational successes. Beside this, the t-test value 1.08 with $p=0.281$ which is greater than $\alpha=0.05$ at 312 degree of freedom shows that there is no statistically significant difference between the two groups. This implies that both groups of respondents responded that in fund generation the participation of local and external organizations were insignificant for educational successes.

And also, the qualitative data collected using the in-depth interview and data collected from secondary sources approved the issues that there was not enough participation from local and external organizations for educational successes. So, the finding shows in fund generation the participation of local and external organizations were insignificant for educational successes.

As it can be described in table 4.4.2 the item 4, the respondents were asked Source of funding in school is from individuals especially former school boys. Regard this item 47(20.25%) teachers and 30(36.58%) school leaders responded agree on the item, 21(6.68%) of respondents gave undecided idea. But 164 (70.68%) teachers and 52(63.41%) school leaders respondents responded disagree on the item. And the t-test value 1.56 with $p=0.121$ which is greater than $\alpha=0.05$ at 312 degree of freedom shows that there is no statistically significant difference between the groups. From this, the participation of individual communities' especially former school boys in generating of the school budget was not feasible success on educational outcome.

And also, the qualitative data collected using the in-depth interview and data collected from secondary sources analysis approved the issues that the former school boys were not adequately participated in contributing money for building classrooms and teachers' home. Thus, the all result indicates that the participation of individual community especially the former school boys, in generating of the school budget were not feasible on educational outcome.

As presented in table of item 5, source of funds focused from different school internal incomes. Regard this item 51(33.18%) teachers and 27(32.92%) school leaders responded agree on item. 21(6.68%) of respondents gave undecided idea. Whereas, 140(60.34%) teachers and 51(62.19%) school leaders respondents responded disagree on item. Beside to this, the t-test value .693 with $p=0.489$ which is greater than $\alpha=0.05$ at 312 degree of freedom shows that there is no statistically significant difference between the groups. From this, both respondents agree that the participation of schools in budget generating was insignificant.

Similarly, the interview result showed, "*The school more looked outside of the school environments rather involving school communities and around the schools to generate internal school income*". In similar way, the school document review result also shows that there is no payment voucher (PV) document in the schools to avoid misuses finance contribution with communities. Therefore, the participation of schools in budget generating was insignificant and not kept finance rule and regulation.

Regarding to item 6 in the same table, source of funding in secondary schools focused more from World Bank (school grant). Relates to this item, from total 314 respondents 236(75.15%) respondents responded agrees on the item. Whereas, 66 (21%) respondents stated disagrees and the remaining 3.8% undecided idea with item. The calculated arithmetic mean and standard deviation value were 3.79, 1.30 respectively agrees the issues. In addition, the t-test value 1.92 with $p=0.56$ which is greater than $\alpha=0.05$ at 312 degree of freedom shows that there is no statistically significant difference between the groups. Thus, this show the majorities of the respondents agrees, in study schools source funding more focused on school grant than generating school self-internal incomes. So, from the results, the current source of funding in secondary schools focused on World Bank (school grants) than generating school self-internal incomes.

Moreover, qualitative data collected using the in-depth interview; all key informants reported that the school grants released from World Bank contributions a key source of school funding in schools. And the data collected from secondary sources receipt book, financial report documents and school minute's shows that school grant was the main source to fulfill education facilities in secondary schools.

Therefore, the results of data obtained from questionnaires, the mean values, the interviews and document analysis one can conclude that school grant was the main source to fulfill educational facilities in secondary schools, which exposed the schools for dependence rather generating school income by involving communities to build sense of school owners.

As it can be seen from the same table of item 7 the respondents were asked funding in school is from Parent teachers' association restaurant and refreshment rents. Regard to this item 70(30.17%) teachers and 31(13.36%) school leaders responded agree on item, 28(8.91%) of respondents gave undecided idea, but 134(57.75%) teachers and 51(62.19%) school leaders respondents responded disagree on item. And the t-test value 4.24 with $p=0.672$ which is greater than $\alpha=0.05$ at 312 degree of freedom shows that there is no statistically significant difference between the groups. From this, the participation of Parent teachers' association in budget generating was insignificant.

And also, the qualitative data collected using the in-depth interview from PTA, woreda budget experts and finance auditors response with issues that numerous of the study schools have no Parent teachers' association restaurant and refreshment center, so, source of funding from this association was inadequate to capacitate the school facilities.

As it can be seen from table 4.4.2 of item 8 that the financial sources to schools is budget allocated by the government (block grant). Regard to this 155 (66.8%) teachers and 53(64.62%) school leaders responded agrees on the item. The respondents of undecided idea were 3.8% and the remaining one gave disagrees on the item. The calculated arithmetic mean and standard deviation value were 3.47, 1.43 respectively agrees with issues. In addition, the t-test value 0.88 with $p=0.15$ which is greater than $\alpha=0.05$ at 312 degree of freedom shows that there is no statistically significant difference between the groups. These shows the majority of the respondents did come to an agreement on the issue that fund allocated from the government were

the main sources of school budget. So, the combined results designates, government is the main source of finance for the expansion of education in secondary schools.

In the same way, the interview result shows, “*Block grant is allocated form Woreda Administration Council and budget is allocated on the basis of students’ numbers in each school*”. And the data collected from secondary source documents insured these realities that funding from the government were the main source for educational budget in secondary schools.

Therefore, with the results of data obtained from questionnaires, the mean scores, the interviews and document analysis one can conclude that government is the main source of finance for the expansion of education in secondary schools.

In general, the combined results indicate, the majority of student families and local communities were not involved in fund generation to schools facilities; whereas, the government (block grant) and World Bank (school grant) were the main source of finance for the expansion of education and fulfill school facilities. As a result, the schools were exposed for critically dependence on state and federal budget sourcing rather generating their internal incomes. Whereas, as Oliobi in Ogbonnaya (2000), richer districts and schools provide more of their funding from local communities and generating by them, while lower-income districts and schools are more heavily dependent on state and federal sources.

4.4.3. The practices of financial utilization in government secondary schools

As stated earlier, the next objectives of this study were identified the practices of financial utilization in government secondary schools. Hence, to address this research objective, relevant questions to the issue were organized and distributed to collect reliable data from the respondents. As a result, the collected quantitative and qualitative data with respect to this issue were presented, analyzed and interpreted in the following sections. In addition, the findings of the data were viewed with respect to related theoretical aspects which were discussed earlier in the review of literature. This helps to analyze the clarity, relevance and objectivity of the practices of financial utilization in secondary schools. Respondents who chose to agree and strongly agree options were treated together and classified into an agree category, while those who chose disagree and strongly disagree options were treated into a disagree category.

Table 4.4.3 the practices of financial utilization in school appeared below.

No	Item statement	Respondents		SD	D	U	A	SA	Total	\bar{x}	Std	sg.2 (tailed)	t-value	$t\bar{x}$	
1	The practice of financial utilization in your school shows maximally utilized the scarce financial resources to realize the school goal and objective.	Teacher	F	72	80	17	41	22	232	2.4	1.3	0.01	7	3	
			%	31.03	34.48	7.32	17.67	9.48							
		school leaders	F	9	12	9	21	31	82	3.65	1.4				
			%	10.97	14.63	10.97	25.60	37.80							
2	Financial utilization in school focuses on fulfilling the facilities of school administration than improves the school	Teacher	F	43	41	25	66	57	232	3.23	1.5	0.49	7.21	3.3	
			%	18.53	17.67	10.77	28.44	24.56							
		school leaders	F	5	26	5	27	19	82	3.35	1.3				
			%	6.09	31.07	6.09	32.92	23.17							
3	Financial utilization in school focuses to make conducive school environment	Teacher	F	79	69	16	43	25	232	2.42	1.4	0.01	4.44	2.8	
			%	34.05	29.74	6.89	18.53	10.77							
		school leaders	F	5	33	5	18	21	82	3.21	1.4				
			%	6.09	40.24	6.09	21.95	25.60							
4	The practice of financial utilization in your school is an integral part of overall financial management to realize school vision.	Teacher	F	84	80	18	33	17	232	2.43	1.3	0.01	4.9	2.7	
			%	36.20	34.48	7.76	14.22	7.32							
		school leaders	F	7	28	18	15	14	82	3.01	1.3				
			%	8.53	34.14	21.95	18.29	17.07							
5	Financial utilization in school is focused on minimization cost of capital.	Teacher	F	76	55	31	32	38	232	2.57	1.5	0.82	0.23	2.6	
			%	32.75	23.70	13.36	13.79	16.07							
		school leaders	F	9	43	7	17	6	82	2.61	1.2				
			%	10.97	52.43	8.53	20.73	7.31							
6	Financial utilization in school focuses on fulfilling school physical facilities like reference book, desk,; additional class building and stationaries etc.	Teacher	F	70	91	12	34	25	232	2.37	1.3	0.12	1.58	2.5	
			%	30.31	39.22	5.17	14.65	10.77							
		school leaders	F	15	40	0	13	14	82	2.65	1.4				
			%	18.29	48.78	0	15.85	17.07							
7	Financial utilization in school concentrates on improving best financial saving and bettering the future school values.	Teacher	F	78	65	19	41	29	232	2.57	1.4	0.23	0.82	2.6	
			%	33.62	28.01	8.18	17.67	12.5							
		school leaders	F	13	39	5	18	7	82	2.6	1.2				
			%	15.85	47.56	6.09	21.95	8.53							
8	Financial utilization your school concentrates for the whole school growth.	Teacher	F	68	76	14	52	22	232	2.5	1.4	0.01	6.37	3	
			%	29.31	32.75	6.03	22.41	9.48							
		school leaders	F	9	12	9	22	30	82	3.63	1.4				
			%	10.97	14.63	10.97	26.82	36.58							

As presented in Table 4.4.3 above, in item 1 the respondents were asked that the practice of financial utilization in schools indicates extremely utilized the scarce financial resources with prudence for school success. Concerning this item, the ideas of the respondents as in the table indicated 63(27.5%) teachers and 52(63.4%) school leader respondents gave agree with item. And 27(8.59%) of the two group respondents gave undecided ideas. Whereas, 152(65.51%) teachers and 21 (25.6%) school leaders responded disagrees with item. Thus, from 314 of total respondents majorities of the respondents 173 (55.09%) mentioned that the practices of financial utilization in schools was not indicated effectively utilize the scarce financial resources to realize the school goal and objective.

Beside to this, the calculated arithmetic mean and standard deviation value were 3.03, 1.45 respectively. And to see the statistical significance difference, the t-test was calculated. The t-test value 7.00 with $p=0.00$ which less than $\alpha=0.05$ at 312degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagree than the school leaders group with the issue of financial utilization in schools was indicated effectively utilize the scarce financial resources.

In addition to this, one of the interviewee of participant replied, "*Financial resource utilization in school was poor and exposed for abusing and corruption.*" And it is clearly stated in the secondary data sources, finance is not obtained on time and the available resources are utilized improperly.

Therefore, the all results indicate, financial utilization in schools was not shown effectively utilize the scarce financial resources with prudence to achieve school goals. As a result, financial activities in the study schools were poor and exposed to abusing and corruption.

Regarding the item 2 in the same table, the respondents were asked financial utilization in school focuses more emphasis on fulfilling school administration facilities than to improve the school facilities. Concerning this item, the ideas of the respondents as in the table indicated 63(27.5%) teachers and 52(63.4%) school leader respondents gave agree with item and 21(6.68%) of the two group respondents gave undecided ideas. Whereas, 152(65.51%teachers and 21 (25.6%) school leaders responded disagrees with item. Thus, from 314 of total respondents majorities of the respondents 209(66.56%) mentioned that financial utilization in school were more focused

on fulfilling school administration facilities than emphasis to improve the school facilities. The calculated arithmetic mean and standard deviation value were 3.29, 1.46 respectively. In addition to this, the t-test value 4.95 with $p=0.49$ which greater than $\alpha=0.05$ at 312 degree of freedom designated that there is no statistically significant difference between the groups. This implies that both respondents agree that financial utilization in a school focused on satisfying school administration facilities rather than concentrating the school facilities.

Regarding the item 3 in the same table, the respondents asked the practices of financial utilization in school with concentration on making conducive school environment like sanitation and hygiene, attractive school compound. In this regard, the ideas of the respondents in quantitative questions indicated 68(29.3%) teachers' respondents and 39(47.55%) school leaders gave agree on item. While, 21(6.68%) of the two respondents gave undecided ideas. Whereas, 148(63.79%) teachers and 38 (46.33%) school leaders responded disagrees with item. Hence, from total respondents 314, more of the respondents 183(58.28%) mentioned that financial utilization in schools was not focused on making the conducive school environment like sanitation and hygiene, attractive school compound.

The calculated arithmetic mean and standard deviation value were 2.81, 1.429 respectively. Beside to this, to see the statistical significance difference, the t-test was calculated. The t-test value 4.44 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagree than the school leaders group with the issue of the practices of financial utilization in school with concentration on making conducive school environment.

Furthermore, the qualitative information gathered from interview revealed financial utilization in school was not concentrated on making conducive school environment rather than satisfied individual interests. And it is clearly stated in secondary data source documents, there was ineffective ways of allocating funds and inadequate statistical data in the study schools.

Therefore, from the all above analysis results indicate, financial utilization in schools was not dedicated to create a progressive school environment like sanitation and hygiene, attractive school compound rather than intensively thinking for individuals wealthy.

Regarding to item 4 the respondents were asked that the practice of financial utilization in the school is organizing all financial management practices to realize school vision. Concerning this item, 50(21.55%) teachers and 29(35.36%) school leaders respondent gave agree with item. And 18(8.73%) respondents gave undecided ideas. Whereas, 164(70.68%) teachers and 53 (64.63%) school leaders responded disagrees with item. Thus, from 314 of total respondents majorities of the respondents 217 (69.10%) mentioned that the practice of financial utilization in the school was not accomplished in organizing all financial management system to realize school vision. The calculated arithmetic mean and standard deviation value were 2.71, 1.31 respectively.

Beside this, to see the statistical significance difference, the t-test was calculated. The t-test value 4.90 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagree than the school leaders group with the issue of financial utilization in the school is well organized all financial management to realize school vision.

In addition to this, one of the interviewee of participant replied, "*Financial resource utilization in school was not accomplished with organizing all financial management system to realize school vision. As a result, financial resource utilization in school was poor and exposed for abusing and corruption.*" Therefore, schools were not followed the guidelines properly as pre finance rules.

Regarding the item 5 in the same table, the respondents were asked financial utilization in school is focused on minimizing the cost of capital to improve the school facilities. Regard to this item 70(30.17%) teachers and 23(28.04%) school leader respondents gave agree with item. And 31(6.68%) of the two group respondents gave undecided ideas. Whereas, 131(56.46%) teachers and 59 (71.95%) school leaders responded disagrees with item. Thus, from 314 of total respondents majorities of the respondents 190 (60.50%) mentioned that financial utilization in school were not focused on the minimizing cost of capital to improve the school facilities.

The calculated arithmetic mean and standard deviation value were 2.59, 1.47 respectively. In addition to this, the t-test value 2.28 with $p=0.82$ which greater than $\alpha=0.05$ at 312 degree of freedom designated that there is no statistically significant difference between the groups. This implies that more than half of respondents disagrees that financial utilization in a school focused

on minimizing cost of capital to improve the school facilities. So, the finding shows financial utilization in school was not focused on minimizing cost of capital to progress the school facilities.

Regarding on item 6 the respondents were asked, financial utilization in school stresses on fulfilling the school teaching learning facilities like; class building, reference book, desk and Stationaries. In this regard, 59 (25.42%) teachers' respondents and 27(32.92%) school leaders gave agree on item. And 12(3.82%) of the two group respondents gave no idea about the item. But, 161 (69.3%) teachers and 55 (67.07%) school leaders responded disagreed with item. Hence, more of the respondents mentioned financial utilization in school was not emphasized on fulfilling the school teaching- learning facilities like, class building, reference book, desk and Stationaries.

In addition, the calculated arithmetic mean and standard deviation value were 2.51, 1.36 respectively disagrees with issues. Thus, this shows, financial utilization in school was not satisfied the school communities. The t-test value 1.57 with $p=0.12$ which greater than $\alpha=0.05$ at 312 degree of freedom designated that there is no statistically significant difference between the groups. So, this implies the practices of financial utilization in school did not pressure on fulfilling the school teaching learning facilities.

The qualitative data gathered through interview from key informants reported that on the issue that in most of the study schools financial utilization in school not focuses on fulfilling the school teaching learning facilities. And the document analysis indicates in secondary schools, no organized of financial documents which show effectively and efficiently financial utilization to full filled school facilities.

Therefore, from the results of quantitative responses, the mean scores and the data obtained from the interview, one can conclude, financial utilization in school was not emphasized on fulfilling the school teaching- learning facilities like; class building, reference book, desk and Stationaries.

Regarding the item 7 that the respondents were asked financial utilization in school concentrates on building best financial saving and enhancing the school of future values. Concerning the points, 70 (30.17%) teachers respondents and 21(9.05%) school leaders gave agree with issues. 24 (7.64%) responded undecided ideas. Whereas, teachers 145(61.64%) and school leaders 54

(63.41%) responded on the item disagrees. Thus, from total 314 respondents more of the respondents 199(63.38%) mentioned that financial utilization in schools was not concentrated on practicing best financial saving and enhancing the future school values. And the calculated arithmetic mean and standard deviation value were 2.57, 1.353 respectively. Beside to this, the t-test value 0.825 with $p=0.23$ which greater than $\alpha=0.05$ at 312 degree of freedom designated that there is no statistically significant difference between the groups. Therefore both respondents agree that there was lack of best financial saving and enhancing the future school visions.

In addition to this, one of the interviewee of participant replied, "*The practices of financial utilization in the study schools were not helped to implement the best financial management practices and not indicated transparencies between the school management and the stakeholders*". And the document analysis from the daily receipt book and school transaction register documents indicates; no organized document and lack of skilled manpower be well uses this document in schools. Thus, these shows the practices of financial utilization in schools was not concentrated on practicing best financial saving and enhanced the future school values

Regarding to item 8 the respondents were asked that financial utilization in the study schools concentrates for the whole of school progress to achieve the educational goal. Concerning this item, 63(27.5%) teachers and 52(63.4%) school leaders respondents gave agree with item, 27(8.59%) respondents gave undecided ideas. Whereas, 152(65.51%) teachers and 21 (25.6%) school leaders responded disagrees with the issues that financial utilization in the study schools concentrates for the whole of school progress. Thus, from 314 of total respondents majorities of the respondents 173 (55.09%) mentioned that financial utilization in the school was not concentrated for the overall school developments to realize its goal and objectives.

The calculated arithmetic mean and standard deviation value were 3.03, 1.45 respectively. In addition, to see the statistical significance difference, the t-test was calculated. The t-test value 6.37 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagree than the school leaders group with the issue of financial utilization in the study schools concentrates for the total of school developments.

Relating to the qualitative data collected by using the in-depth interview of key informants summarized that there was less transparency on financial resource utilization and wide mismatch practices and improper finance utilization in the schools.

In general, the compiled result indicates, in study schools, the practices of financial utilization in the school had lack of contributed the stakeholders, no transparency in school finance utilization; implemented by unskilled man power, focused on simple activities rather than key activities, used scarce financial resource inappropriately and no involved the front line of school communities. Thus, this might reduce the effectiveness of financial utilization in schools as well as overall the school achievement.

As UNESCO (2013/4) reports, the success of any educational program is depending upon how schools manage and utilize their financial, material and equipment effectively and efficiently. These means where the management is weak, success is hard to ascertain proper utilization of the scarce financial resources.

4.4.4. Financial Recording and Reporting in school

As stated earlier, the next objectives of this study were identified the practices of financial recording and reporting in school. Hence, to address this research objective, relevant questions to the issue were organized and distributed to collect reliable data from the respondents. As a result, the collected quantitative and qualitative data with respect to this issue were presented, analyzed and interpreted in the following sections. In addition, the findings of the data were viewed with respect to related theoretical aspects which were discussed earlier in the review of literature. This helps to analyze the clarity, relevance and objectivity of the practices of the practices of financial recording and reporting in school. Respondents who chose to agree and strongly agree options were treated together and classified into an agree category, while those who chose disagree and strongly disagree options were treated into a disagree category.

Table 4.4.4 Financial Recording and Reporting in school appeared below

No	Item statement	Respondents		SD	D	U	A	SA	Total	\bar{x}	Std	Sig.2	t.value	t_{α}	
1	The system of financial recording and reporting in school is providing the best financial management for making transparence	Teacher	F	80	87	10	37	18	232	2.25	1.29	0.36	2.12	2.4	
			%	34.48	37.5	4.31	15.94	7.7							
		school leaders	F	16	32	16	4	14	82	2.61	1.33				
			%	19.51	39.02	19.51	4.87	17.07							
2	The system of financial recording and reporting in your school has kept financial rule and regulations.	Teacher	F	79	69	16	43	25	232	2.41	1.31	0.01	4.44	2.8	
			%	34.05	29.74	6.89	18.53	10.77							
		school leaders	F	5	33	5	18	21	82	3.21	1.37				
			%	6.09	40.24	6.09	21.95	25.6							
3	Financial recording in schools are identifying current income and expenditure	Teacher	F	81	80	18	34	19	232	2.27	1.3	0.01	3.27	2.5	
			%	34.91	34.48	7.75	14.65	8.14							
		school leaders	F	12	27	20	11	12	82	2.8	1.27				
			%	14.63	32.92	24.39	13.41	1214.63							
4	There is daily financial recording and monthly reporting to be protecting assets from accidental loss in the school.	Teacher	F	80	76	13	31	22	232	2.31	1.42	0.01	5.52	2.8	
			%	34.48	32.75	5.60	13.36	9.48							
		school leaders	F	9	22	9	21	21	82	3.28	1.39				
			%	10.97	26.82	10.97	25.60	25.60							
5	Financial recording and reporting system in school has complete information to monitor and report the school activities.	Teacher	F	78	72	26	33	23	232	2.36	1.34	0.01	5.25	2.8	
			%	33.62	31.03	11.20	14.22	9.91							
		school leaders	F	9	31	-	20	22	82	3.29	1.4				
			%	10.97	37.80	-	24.39	26.82							
6	Financial reporting in the school is involving all financial activities in school	Teacher	F	78	57	24	36	37	232	2.56	1.48	0.01	3.61	2.9	
			%	33.62	24,56	10.34	15.51	15.94							
		school leaders	F	15	19	6	12	30	82	3.28	1.59				
			%	18.29	23.17	7.31	14.63	36.58							
7	Financial recording system in the school keeps up to date accounting records with current financial data	Teacher	F	79	69	16	43	25	232	2.43	1.31	0.01	4.43	2.8	
			%	34.05	29.74	6.89	18.53	10.77							
		school leaders	F	5	33	5	18	21	82	3.21	1.37				
			%	6.09	40.24	6.09	21.95	25.6							
8	In secondary schools there is blameless financial recording and reporting	Teacher	F	81	98	-	34	19	232	2.27	1.3	0.01	3.74	2.6	
			%	34.91	42.24	7.75	14.65	8.18							
		school leaders	F	10	28	18	14	12	82	2.88	1.26				
			%	12.19	34.14	21.95	17.07	14.63							
9	Financial recording system in your school helps how improves the cash flow of financial activities in schools.	Teacher	F	76	81	20	33	22	232	2.36	1.32	0.01	4.73	2.8	
			%	32.75	34.91	8.62	14.22	9.48							
		school leaders	F	9	30	5	16	22	82	3.21	1.41				
			%	10.97	36.58	6.09	19.51	9.48							

As it can be described in table 4.4.4 of item 1 in the above table, the respondents were asked that the financial recording and reporting system in the school is providing the best financial management for school finance activities. Regard to this point, 55(23.70%) teachers' respondents and 18(21.95%) school leaders answered agrees with issues. And 26(8.28%) of the two group respondents gave no ideas on item. Whereas, 167(71.98%) teachers and 48(58.53%) school leaders responded disagrees with item. Therefore, from total 314 respondents, 215(68.47%) respondents stated that in the study schools, the system of financial recording and reporting activities was not providing the best financial management to make transparence. Beside this, the calculated arithmetic mean and standard deviation were 2.43, 1.31 respectively. This shows there was poor financial recording and reporting system in the schools. In addition to this, to see the statistical significance difference, the t-test was calculated. The t-test value 2.12 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagree than the school leaders group with the issue of financial recording and reporting system in the school is providing the best financial management for school success.

Similarly, the interview result shows, *financial recording and reporting systems in schools was administrated by unskilled school finance manager who could not identify revenue and expenditures of the school finance activities.*

Therefore, from the all above analysis results indicate, the mean values and data obtained from the interview, one can conclude that in the study schools, it was a poor financial recording and reporting system that could not ascertain revenue and expenditures of financial resource utilization in schools.

Regarding the item 2, the respondents were asked that financial recording and reporting system in schools has kept financial rule and regulations. Concerning this point, teachers respondent 68(29.31%) and school leaders 39 (47.56%) respondents responded on item agrees. While, 21(6.68%) of the two group respondents gave undecided ideas. Whereas, 148(63.79%) teachers' respondents and 38 (46.34%) school leaders respondents gave disagrees on item. Thus, from total 314 respondents, majorities of respondents 186 (59.23%) stated that the system of financial recording and reporting in the study schools was not kept financial rule and regulations. The calculated arithmetic mean and standard deviation were 2.81, 1.429. To see the statistical

significance difference, the t-test was calculated. The t-test value with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagree than the school leaders group with the issue of that financial recording and reporting system in schools has kept financial rule and regulations. So, this shows the majorities the respondents disagrees that financial recording and reporting system in the school has kept financial rule and regulations.

In line with this, the interview held with one of the finance office auditor expert stated that:

“Most of financial recording activities of schools’ are not kept finance rule and regulation due to lack of trained, experienced and skilled manpower in schools and leads financial utilizations to be corrupted and abused And the secondary data source documents indicate, there was ineffective ways of allocating funds and inadequate statistical data records in the study schools.

Therefore, the combined results indicate, financial recording and reporting system in the school has not kept financial rule and regulations; as a result, not transparence and the financial recording system is poor that exposes for abusing and corruption,

Concerning the item 3 the respondents were asked financial recording in schools are identifying current income and expenditure to decide future school achievement. Regard to this , 73(28.44%) teachers and 23(52.43%) school leaders gave agrees with the item. And 18 (11.20%) of respondents gave undecided ideas on item. Whereas, 161(60.34%) teachers and 39(47.56%) school leaders respondents responded the item disagrees. Hence, from the analysis the majorities of the respondents gave financial recording system in schools were not identified current revenue and expenditure to plan future school achievement. The calculated arithmetic mean and standard deviation value were 2.53, 1.29 respectively shows disagrees. Beside this, to see the statistical significance difference, the t-test was calculated. The t-test value 3.27 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagree than the school leaders group with the issue of financial recording in schools are identifying current income and expenditure. Thus, this indicates financial records in study schools were not getting attention by school administrations.

Furthermore, the qualitative information gathered from interview of the key informants reported financial recording system in schools was not identified current revenue and expenditure to decide future school achievement. And the activities in secondary document analysis approved that there are poor financial records in schools which got income from different sources.

Regarding the item 4 in the same table that, the system of daily financial recording and monthly reporting in school are protecting assets from accidental losses. Concerning this item, 63 (29.3%) teachers and 42(47.55%) school leaders responded agrees on the item. And 22 (7%) of the two group respondents had no response with item. Whereas, 156(63.79%) teachers and 31 (46.33%) school leaders respondents responded disagrees on the item. So, from total 314 respondents 187(59.55%) more than half of the respondents mentioned that the system of daily financial recording and monthly reporting in school were not protecting assets from accidental losses due to school administrations by unskilled finance managers. The calculated arithmetic mean and standard deviation were 2.79, 1.40 shows disagrees. And to see the statistical significance difference, the t-test was calculated. The t-test value 5.53 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagree than school leaders group with the issue of the system of daily financial recording and monthly reporting in school are protecting assets from accidental losses. Therefore, from the majority respondents' view, there was poor financial recoding and reporting system which malpractices in schools.

Beside to this, one of the interviewee of participant replied, *“The schools did not regularly records and reports finance to stakeholders (Teachers, PTA and KETB) about allocated and released annual budget of the schools. This indicates that there is no transparency in between the school management and the stakeholders towards financial activities systems in schools”*.

Thus, from the combined results of quantitative responses, the mean scores and the data obtained from the interview, one can conclude that the system of daily financial recording and monthly reporting in the study schools were not protected assets from accidental losses rather than exposed to malpractices of financial resource utilizations in schools.

Regarding to item 5 of table 4.4.4 the respondents of this study were asked financial recording and reporting system in schools has complete document to monitor and reports the school

activities. Concerning of this point 50 (29.3%) teachers and 39(47.55%) school leaders of respondents gave agrees on item. And 26(8.28%) respondents gave undecided ideas. Whereas, 164(70.68%) teachers and 35 (42.67%) school leaders answered disagrees on the item. Hence, from total 314 respondents, more of the respondents mentioned that financial recording and reporting system in schools did not have comprehensive document to monitor and report the school activities. The calculated arithmetic mean and standard deviation were 2.82, 1.41 respectively and shows with issue disagrees. And to see the statistical significance difference, the t-test was calculated. The t-test value 5.26 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagree than the school leaders group with the issue of financial recording and reporting system in schools has complete documents.

Pertaining to the qualitative data collected using the in-depth interview, from all key informants summarized reports shows that there were no organized documents to monitor the school finance activities. Thus, in schools there were poor and misused financial management which not identified malpractices of financial recording and reporting system in schools. And document analysis of financial report document show that there were no organized documents to monitor and report the school finance activities.

Therefore, from the all above analysis results indicate, the mean value and the data obtained from the interview, one can conclude that financial recording and reporting system in schools did not have organized documents to monitor and report the school finance activities, as a result financial recording and reporting system in the study schools exposed for corruptions and unsuitability of finance utilizations.

Regarding to item 6 of table 4.4.4 the respondents of this study were asked the practice of financial reporting system in the school is involving all financial activities with the schedule to responsible bodies. Regard to this, 83(35.77%) teachers and 42(51.21%) school leaders gave agrees with the item. And 20 (6.36%) of respondents gave undecided ideas on item. Whereas, 135(58.18%) teachers and 34(41.46%) school leaders respondents responded disagrees with item. Hence, from the analysis, the majorities of the respondents gave the practice of financial reporting system in the school was not involving all financial activities with the schedule to WEF and WEFO. The calculated arithmetic mean and standard deviation value were 2.83, 1.33

respectively disagrees with the issues. In addition to this, to see the statistical significance difference, the t-test was calculated. The t-test value 3.65 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagrees than the school leaders group with the issue of the practice of financial reporting system in the school is involving all financial activities. Hence, this indicates the schools did not submit financial utilization report to WEO and WEFO.

In the in-depth interview conducted with the key informants particularly woreda education budget experts' woreda finance auditors and PTA strictly pointed out that the practices of financial reporting in schools was not getting attention by school administration.

As one of the woreda budget expert reports, *"In majorities of schools, the finance personnel had no qualification for the position required and the activities was running by teachers as additional work"*. So, this indicates the financial reporting activities were not getting concentration to establish transparence in schools.

Concerning to item 7 in the same table the respondents of this study were asked that financial recording system in the school keeps modern accounting records with recent financial data. In this regard, as presented in the above table 68 (25.42%) teachers respondents and 39(32.92%) school leaders respondents gave financial recording system in the school kept modern accounting records with recent financial data. And 21(6.68%)of the two group respondents indicated that they have no idea with item. Whereas, 138(69.3%) teachers respondents and 38 (67.07%) school leaders stated that financial recording system in the school did not keep modern accounting records with recent financial data. Hence, from total 314 respondents, 186 (59.23%) more than half of the respondents mentioned the financial recording system in the school did not keep modern accounting records with current financial data. The calculated arithmetic mean and standard deviation were 2.82, 1.42 indicate disagrees. Beside to this, to see the statistical significance difference, the t-test was calculated. The t-test value 4.43 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagree than the school management group with the issue of financial recording system in the school kept modern

accounting records. Therefore, this shows financial recording system in the school had problems to keep modern accounting records with recent financial data.

In addition, qualitative information gathered from the key informants and the document analysis indicates financial recording at school did not keep modern finance data recording procedures.

Therefore, these all result indicates, the system of financial records in schools was done by unskilled knowledge; as a result, finance activities in the school did not keep modern accounting records with recent financial data.

Regarding on the item 8 the respondents of this study were asked, in secondary schools there is a blameless financial recording and reporting system. To this regard 53(22.84%) teachers and 26(31%) school leaders of the respondents gave agrees on an item. While, 18(5.73%) of the two group respondents gave undecided ideas. But, 161(69.39%) teachers and 38(46.34%) school leaders gave disagrees on the item. Thus, from total 314 respondents, 199 (63.37%) more than half respondents gave in the study schools there were poor financial recording and reporting system which broken financial rule and regulations. The calculated arithmetic mean and standard deviation were 2.57, 1.314. These shows the communities in the school were not satisfied in financial records and reporting activity due to lack of transparence.

And to see the statistical significance difference, the t-test was calculated. The t-test value 3.74 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagrees than the school leaders group with the issue that there is a blameless financial recording and reporting system in the schools. So, in the study schools there were poor financial recording and reporting system.

The qualitative data gathered through interview from parent teachers association, woreda education budget experts and woreda finance auditors of key informants reported and secondary document analysis indicate in secondary schools, there were judgmental financial records and reports which exposed schools to failures.

Concerning the item 9 the respondents were asked financial recording system in the school is helping to improve the cash flow of financial activities in the school. Regard to this 55 (23.70%)

teachers and 48(58.53%) school leaders gave agrees with the item. And 25 (7.96%) of respondents gave undecided ideas on item. Whereas, 157(67.67%) teachers and 39(47.56%) school leaders responded disagrees with item. Hence, from the analysis, the majorities of the respondents gave financial recording system in the school could not help improving the cash flow of financial activities in the school. The calculated arithmetic mean and standard deviation value were 2.78, 1.32 respectively disagrees with the issues. To see the statistical significance difference, the t-test was calculated. The t-test value 4.73 with $p=0.00$ which less than $\alpha=0.05$ at 312 degree of freedom showed that there is statistically significant difference between the two groups. This implies that teachers' group replied more disagree than the school leaders group with the issue of financial recording system in the school is helping to improve the cash flow of financial activities to facilitate school outcome. This indicates that the majorities of respondents disagree that financial recording system in the school could help to improve the cash flow of financial activities in the school. Therefore, financial recording system in the school could not help enlightening the cash flow of financial activities in the school.

In general, the compiled result indicates that the system of financial recording and reporting in secondary schools did not keep modern accounting records with recent financial data and not provided for the best financial managements rather than exposed to illegal financial activities. These indicate that financial records and reports in the study schools employed with untrained finance personnel and unskilled manpower of financial managers. As a result, the financial recording and reporting system in the study schools were poor and exposed to mishandling and corruptions.

4.4.5. The challenges of financial resource management in secondary schools

As stated earlier, the next objectives of this study were identified the challenges of financial resource management in secondary schools. Hence, to address this research objective, relevant questions to the issue were organized and distributed to collect reliable data from the respondents. As a result, the collected quantitative and qualitative data with respect to this issue were presented, analyzed and interpreted in the following sections. In addition, the findings of the data were viewed with respect to related theoretical aspects which were discussed earlier in the review of literature. This helps to analyze the clarity, relevance and objectivity of the

challenges of financial resource management in secondary schools. Respondents who chose to agree and strongly agree options were treated together and classified into an agree category, while those who chose disagree and strongly disagree options were treated into a disagree category.

Table 4.4. 5 challenges of financial resource management

no	Item statement	Respondents		SD	D	U	A	SA	Total	\bar{x}	St d	Sig .2	t. value	$t\bar{x}$	
1	There is delaying of fund allocation from government to the school.	Teacher	F	11	26	21	102	72	232	3.81	1.14	0.07	1.86	3.9	
			%	4.74	11.20	6.68	43.96	31.03							
		school leaders	F	3	9	-	37	33	82	4.07	1.09				
			%	3.65	10.92		45.5	40.24							
2	There is lack of budgetary plan in the school.	Teacher	F	33	25	12	99	63	232	3.58	1.37	0.85	0.18	3.6	
			%	14.22	10.77	5.17	42.67	27.15							
		school leaders	F	8	18	-	28	28	82	3.61	1.4				
			%	9.75	21.95		34.14	34.14							
3	The internal auditing of school account is not getting attention with school administration.	Teacher	F	51	15	26	84	56	232	3.25	1.46	0.53	1.94	3.1	
			%	21.98	6.46	11.20	36.20	24.13							
		school leaders	F	11	32	-	14	25	82	2.98	1.43				
			%	13.41	39.02		17.7	23.17							
4	There is no proper and responsible financial utilization in the school.	Teacher	F	35	22	21	85	69	232	3.42	1.42	0.02	3.09	3.2	
			%	15.08	9.48	9.05	36.63	29.74							
		school leaders	F	11	32	3	18	19	82	3.00	1.43				
			%	13.41	39.02	3.65	21.95	23.17							
5	There is inadequate funding by regional state and local government to the school.	Teacher	F	31	32	3	93	58	232	3.40	1.38	0.56	1.92	3.3	
			%	13.36	13.79	3.65	40.8	25							
		school leaders	F	11	32	18	22	19	82	3.15	1.43				
			%	13.41	39	21.95	26.82	23.17							
6	The priority of fund allocation in your school is not hierarchal order according to school challenges to solve school problems.	Teacher	F	36	29	15	77	75	232	3.43	1.45	0.03		3.3	
			%	15.51	12.5	6.46	33.18	32.32							
		school leaders	F	12	26	4	20	20	82	3.12	1.46				
			%	14.63	31.70	4.87	24.39	24.39							
7	There is no a professional school finance personnel to manage the school financial activities in the school.	Teacher	F	47	39	17	61	68	232	3.39	1.49	0.02	2.25	3.6	
			%	20.25	16.81	7.32	26.29	29.31							
		school leaders	F	4	20	5	20	33	82	3.71	1.35				
			%	4.87	8.62	2.15	24.39	40.24							
8	Principal and parent teacher association are not collaborate d in exercising financial resource management for success of school.	Teacher	F	33	55	18	54	72	232	3.51	1.44	0.01	5.17	3.8	
			%	14.22	23.70	12.6	18.96	31.03							
		school leaders	F	4	9	-	29	40	82	4.12	1.17				
			%	4.87	10.97		35.36	48.78							
9	The school principal has lack of training in financial management.	Teacher	F	22	44	17	62	87	232	3.50	1.41	0.04	2.94	3.3	
			%	9.48	18.96	7.32	26.72	37.5							
		school leaders	F	10	28	4	23	17	82	3.11	1.39				
			%	12.19	34.14	4.87	28.04	20.73							

In this study one of the basic questions to be studied was “What are the current challenges of financial resource management in government secondary schools of the Bale Zone?”

Regarding this basic question the respondents were asked that there is delaying budget allocation from government to the school. In this regard, 174 (75%) of teachers and 70 (85.36%) school leaders respondents gave agree with the item. While, 21(6.68%) of the two group respondents gave undecided ideas. Whereas, 37(15.94%) teachers and 12 (14.63%) school leaders stated disagrees on item respectively. Hence, from total 314 respondents the majorities of the respondents 234 (74.52%) mentioned that there was delayed funding provision from government to the school. And the calculated arithmetic mean and standard deviation value were 3.94, 1.127 respectively agrees the issues. In addition, the computed t-test value 1.86 with $p=0.07$ which is greater than $\alpha=0.05$ at 312 degree of freedom indicated that there is no statistically significant difference between the groups. So, this shows that both groups agree in delaying fund allocation from government to the school.

Beside to this, one of the interviewee of participant replied, “*There were delaying fund from government that releasing to schools*”. And the schools financial decision minute and annual financial planning document review result shows that there were delaying budget from government allocated to schools. As a result, it is influenced the school finance activities to achieve an educational outcome.

As it can be seen from table 4.4.5 items 2, the respondents were asked that, there is lack of skill in financial planning at the school. Regard to this 162(69.82%) teachers and 56(68.29%) school leaders responded that there was a lack of budgetary plan in the school. Whereas, 58 (25%) teachers and 26(31.70%) school leaders gave disagree with the item and 12(5.17%) of the two group respondents gave undecided ideas on item. Hence, from total respondents, the majorities of the respondents gave there was a lack of financial planning and irresponsible financial utilization system in the schools. The calculated arithmetic mean and standard deviation value were 3.59, 1.373 respectively. In addition, the computed t-test value 1.82 with $p=0.86$ which is greater than $\alpha=0.05$ at 312 degree of freedom indicated that there is no statistically significant difference between the groups. This indicates that as majorities of respondents agrees, in the study schools couldn't utilize the budget efficiently due to lack of skill in financial planning.

The interview held with one of the education office budget expert,” *Currently most of the schools did not have the skilled man power. As a result, there was unattractive financial planning practice in schools*”. And secondary document analysis approved, school accounting system on finance issue is not well organized.

Therefore, finance is the major input to achieve the set educational plan and goals. So, skilled manpower is obligatory to attain the plan and objectives of education. However, currently most of the study schools did not have the skilled manpower that administers the school budgets. So the result indicates in research schools, there were lack of financial planning skill and irresponsible financial utilization system to realize the school goals and objectives.

Concerning the item 3 the respondents were asked, the internal auditing of school account activity is not getting attention by school administration. Regard to this, 140(60.34%) teachers and 39(47.56%) school leaders responded agrees with item. Whereas, 66(28.44%) teachers and 43(52.43%) school leaders gave disagrees with the item and 26 (11.20%) of the two group respondents gave undecided ideas on item. Hence, from the total respondent, the majorities of the respondents gave the internal auditing of school account was not getting attention by school administration. The calculated arithmetic mean and standard deviation value were 3.12, 1.46 respectively shows agrees with items. Beside to this, the computed t-test value 1.94 with $p=0.53$ which is greater than $\alpha=0.05$ at 312 degree of freedom indicated that there is no statistically significant difference between the groups. Hence, this shows that both groups responded no finance controlling system in the schools

In addition to this, one of the interviewee of participant replied, *“The school finance activity was not approved at school level through the participation of internal auditors group as it was sometimes observed by supervisors and outside auditing”*. Similarly, the document review result shows that schools were not audited internally, but audited externally. So, this implies that the majorities of schools were not audited by internal auditors throughout the year. From this, the internal auditing of school account was not getting attention by school administration to save school finance activities from corruption.

As it can be described in table 4.4.5 items 4, the respondents were asked, there is no proper and responsible financial utilization in the school. Regard to this 154(66.37%) teachers and

37(45.12%) school leaders responded agrees with item. Whereas, 37 (15.94%) teachers and 43(52.43%) school leaders gave disagree with the item and 24(7.64) of the two group respondents gave undecided ideas. Hence, from the analysis, the majorities of the respondents gave there was no proper and responsible financial utilization in the school. As a result, there was irresponsible financial utilization system in the schools.

The calculated arithmetic mean and standard deviation value were 3.21, 1.42 respectively. This indicates that it in study schools, no proper and responsible financial utilization system in the schools. And the computed t-test value 3.09 with $p=0.00$ which is less than $\alpha=0.05$ at 312 degree of freedom indicated that there is statistically significant difference between the groups. This implies that teachers' group replied more agree than the school leaders group with the issue that there is no proper and responsible financial utilization in the school.

The interviewee of participant replied, *"There is poor financial management in school. As a result in the research schools, there is no proper and responsible financial utilization to make transperence in the schools"*. And the schools financial decision minute and annual financial planning document review result shows that schools financial utilization was not integrated all school activities.

As it can be seen from table 4.4.5 items 5, the respondents were asked that there is inadequate funding by regional state and local government to schools. In this regard, 174 (75%) of teachers and 70 (85.36%) school leaders respondents gave agree with the item. And 21(6.68%) the two group of respondents gave undecided ideas. Whereas, 37(15.94%) teachers and 12 (14.63%) school leaders stated disagrees on item respectively. From total 314 respondents the majorities of the respondents 234 (74.52%) mentioned that there was lack funding provision from government to the school.

Beside this, the calculated arithmetic mean and standard deviation value were 3.27, 1.38 respectively agrees with the issues. And the computed t-test value 1.93 with $p=0.06$ which is greater than $\alpha=0.05$ at 312 degree of freedom indicated that there is no statistically significant difference between the groups. This shows that both groups responded there is inadequate funding by regional state and local government to schools. Hence, these shows the majority of

the respondents did agree on the issue that there were lack funds from regional state and local governments.

Furthermore, pertaining to the qualitative data collected using the in-depth interview all key informants reported there were lack of fund from government that releasing to schools and the data collected from secondary sources revealed the budget from regional government, zonal and woreda administrations had inadequacy to harmonize the school facilities.

Therefore, the combined results indicated schools financial income is obtained from block grant allocated by regional and local government was insufficient to fulfill school facilities. As a result the school physical and finance activities decrease time to time to achieve an educational outcome.

Concerning the item 6 in the table 4.4.5, the priority of fund allocation in school is not hierarchal ordered with basic issues the school problems. Regard to this item, 152 (65.5%) teachers and 40(48.78%) school leaders gave agrees on an item. But, 65(28%) teachers and 38(46.34%) school leaders stated disagrees on the item. And 19(6.05%) the two group of respondents gave undecided ideas on item. From 314 total respondents the most of the respondents 192(61.14%) mentioned the priority of fund allocation in schools were not hierarchal ordered with basic issues the school problems. This indicates in research schools couldn't utilize their budget on the basis of priority need activities.

The calculated arithmetic mean and standard deviation value were 3.27, 1.45 respectively agrees the issues. These also indicate there were gaps of fund allocations in schools with hierarchal ordered by key activities. In addition, the computed t-test value 4.72 with $p=0.03$ which is less than $\alpha=0.05$ at 312 degree of freedom indicated that there is statistically significant difference between the groups. This implies that teachers' group replied more agree than the school leaders group with the issue of the priority of fund allocation in school is not hierarchal ordered as vital basic issues of the school problems.

Moreover, the qualitative information gathered with interview from parent teacher association, woreda education budget experts and woreda finance auditors of the key informants, fund allocation in schools were not hierarchal ordered by indicated school problems. As a result, financial

resource utilizations in schools were focused on routine activities rather than the strategic points to improve school facilities.

Therefore, as point out from the results of data obtained by questionnaires, the mean scores, the interviews and secondary document analysis indicated that the fund allocation in school were not hierarchal ordered with basic issues of school problems. So, this shows it is poor management and irresponsible financial utilization system in the schools.

Regarding to item 7 this basic question the respondents were asked about the point that the school finance personnel are not professionally trained to manage the school financial activities. Regard this item, 129 (55.60%) teachers and 53(64.63%) school leaders gave agrees on item, whereas, 86(37.06%) teachers and 24(29.26%) school leaders gave disagrees on the item. And 22 (7.06%) of respondents gave undecided ideas on item From 314 total respondents 182(57.96%) more than half respondents gave there were no professionally trained school finance personnel in school and a number of school principal had lack of training in financial management.

The calculated arithmetic mean and standard deviation value were 3.55, 1.49 respectively. And the computed t-test value 4.72 with $p=0.02$ which is less than $\alpha=0.05$ at 312 degree of freedom indicated that there is statistically significant difference between the groups. This implies that teachers' group replied more agree than the school leaders group with the issue of school finance personnel are not professionally trained to manage the school financial activities Thus, this indicates that school finance personnel and school principals were not professionally trained in financial managements.

In addition to this, one of the interviewee of participant replied, *“In majorities of schools, the finance personnel had no qualification for the position required. In some schools' not finance personnel employed instead it was given for teachers as additional work”*. So, the school budgets faced problems and brought mismatch practices and brought challenges with financial utilization in schools.

Therefore, from the results of data obtained by questionnaires, the interview, mean and document analysis indicate in the researched schools, a number of school finance personnel have no

knowledge about financial planning and financial management skills as finance rule and regulations. As a result, there were practices of financial management in the study schools.

As it can be shown in table 4.4.5 items 8, the respondents of this study were asked principal and parent teacher associations are not collaborated in utilization financial resource to school success. In this regard, as presented in table above, 88(37.93%) teachers and 13(15.85%) school leaders stated principal and parent teacher associations were collaborated in utilization financial resource for school success, 18(5.73%) of the two group respondents gave undecided ideas on item. Whereas, 126(50%) teachers and 69(84.14%) school leaders of the respondents stated that principal and parent teacher associations were not cooperated in utilization financial resource, Thus, from total 314 respondents the majorities of the respondents 126 (54.31%) gave principal and parent teacher associations were not cooperated in financial utilization for school success.

Beside this, the calculated arithmetic mean and standard deviation were 3.81, 1.44 respectively agrees with issues. Thus, these shows in study schools, to expand and promote quality education, it is mandatory to make collaboration between principals and parent teacher associations, but they did not act as a team to achieve school success in all directions. And the computed t-test value 5.16 with $p=0.00$ which is less than $\alpha=0.05$ at 312 degree of freedom indicated that there is statistically significant difference between the groups. This implies that teachers' group replied more agrees than the school leaders group with the issue of principal and parent teacher associations are not collaborated in utilization financial resource to school success. This shows that the majorities of the groups responded that principal and parent teacher associations were not cooperated with each other in utilization financial resource for school success.

Moreover, the qualitative information gathered with interview from parent teacher association, woreda education budget experts and woreda finance auditors of the key informants summarized that parent teacher associations and school principals were not cooperate each other in financial utilization for school success. And secondary document analysis in minute's decision document stated less transparency on financial resource management in the schools. Therefore, principal and parent teacher associations were not cooperated with each other in utilization financial resource for school success.

Regarding to item 9 in table 4.4.5, the respondents of this study were asked, the school principal has lack of training in financial management. Concern to this item 149(64.22%) teachers and 40(48.78%) school leaders responded agrees with item. Whereas, 66 (28.44%) teachers and 38(46.34%) school leaders gave disagree with the item and 21(6.68%) of the two group respondents gave undecided ideas on item. Hence, from the analysis, the majorities of the respondents gave the school principal has lack of training in financial management.

And the calculated arithmetic mean and standard deviation value were 3.30, 1.41 respectively agrees with the issues. In addition to this, the computed t-test value 2.94 with $p=0.00$ which is less than $\alpha=0.05$ at 312 degree of freedom indicated that there is statistically significant difference between the groups. This shows this implies that teachers' group replied more agrees than the school leaders group with the issue of the school principal has lack of training in financial management for education success. So, this indicates the majority of the respondents agree on the point that the principals have lack of skills in financial management.

By supporting the above idea, the interview result shows, "*School principals' competency in financial management is an urgent issue and need solutions*". Therefore, schools principals' competency was below the position required.

In general, the compiled results point out from respondents, key informants, mean and secondary document analysis revealed, challenges of financial resource management in the researched schools; it was lack of financial planning and performing the school activities with transparency, lack of skilled manpower who training in financial management, delay of allocated government budgets (block grant), lack of internal and external auditing system timely, scratched the financial statement documents and vouchers, untrained finance personnel in schools and lack of team work approach between parent teachers association and school principals; as a result, these might reduce the effectiveness of financial utilization in schools as well as overall the school achievement.

CHAPTER FIVE

5. SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

In this chapter that on the practices and challenges of financial resource management in secondary schools, summary of findings, conclusion and recommendations are presented. In the first part, summary of findings from data presentation and analysis presented in chapter four are discussed; next, the conclusion drawn from the findings presented and the recommendations to solve the identified challenges of financial resource management in secondary schools are presented.

The overall purpose of the study was to assess the practices and challenges of financial resource management in secondary schools Bale zone, Oromia regional state. Specifically, the study was designed to identify the current practices of financial planning in government secondary schools, to find out the sources of funding in government secondary schools, to identify the practices of financial utilization in government secondary schools, to examine the way of the school finance frequently recording and reporting in government secondary schools and to find out the current challenges of financial resource management in government secondary schools of Bale Zone. Accordingly, the study comes up with findings depending on research questions that were put at the beginning of the study.

The study was undertaken in sixteen secondary schools that directors/vice directors' 38, school supervisors 12, school finance personnel 32 and 232 teachers sample taken were included. In this regard, related literatures from local and international sources were reviewed and primary data were collected using questionnaires and interviews. Again, secondary data was reviewed by the document analysis. A questionnaire was the main data gathering tool. An interview was conducted to authenticate the quantitative data. And, the quantitative data collected by using questionnaire were analyzed and interpreted by using frequency, percentage, mean scores and standard deviation. Moreover, inferential statistic t-test was employed to identify whether there were statistical significance differences between teachers and school leaders on the questionnaires or not. The qualitative data collected through interview were analyzed qualitatively by narration in line with quantitative data. According to the results of data analysis, the following findings were identified.

5.1. Summary of Findings

A. Issue related to practice of financial of financial planning in the schools, the findings of the study confirmed that from total 314 respondents,

- The majority of the respondents 197 (62.73%) responded that, the practices of financial planning in the school were not identified key points with the priorities of school activities to achieve the school success. Thus, these shows that the school leaders were not giving attention when they organized school finance plan as a vital for the long run of the school success.
- Again, on the point that financial planning in school is participating school communities and stakeholders, more than half of respondents 176 (56.05%) responded that the practices of financial planning in schools were not participated school communities and stakeholders. So, this indicates School financial planning process should operate in an isolated manner of school principals and lack of transparency in school budget to school communities and stakeholders.
- Relating to the practices of financial planning in the study schools indicates, there is an effective practice of financial utilization. The majorities of respondents 192 (61.14%) were replied that the practices of financial planning in the schools was not displayed an effective practices of financial utilization. Hence, this indicates the scarce financial resource in researched schools was executed improperly. As a result, the finance activities of budget planning and implementing performance below the expected.
- Concerning which financial planning in the school is designating for strategic and long school vision, the majorities of the respondents 182(57.95%) were responded that the practice of financial planning in the study schools were not designated to long and strategic school finance activities, but focused on temporary routine activities which could not change the whole school activities. As a result, the financial resource planning and management activities were not implemented successfully as pre planned.
- Regarding the point that financial planning in school is identifying the outflow and inflow of school funds as finance rules and regulations, 201(64 %) of the respondents

were stated that financial planning in the schools was not identified the outflow and inflow of school funds as finance rules and regulations. Therefore, this leads to mismanagement of financial resource planning, inappropriate finance utilization and difficult to assure quality education.

- Concerning to the point that financial planning in school focused on a top down approach, 237 (75.47%) of the respondents were responded in the study schools, financial planning were focused top down approach and not contributing school communities in the school finance activities. As a result, the ownership and involvement of local and school communities of the schools, actively in financial planning activities were not significant and less transparency on financial resource management in the schools.

Thus, these all leads improper utilization and mismanagement of financial resource and difficult to assure quality education.

B. Issues related to source of funding in secondary schools, the majorities of respondents answered

- A number of student families and local communities were not participated in fund generations to schools. And schools were not self-income generated adequately.
- Local and external organizations, individuals like former school boys have less contribution in fund generations to be change of schools. In light of this, stakeholders mistrust to their schools and the contribution of financial resource as well as senses of the owners of school become decline. As a result, the participation of stakeholders in school financial resource management was insignificant.
- Whereas, a vital source of funding in secondary schools concentrated budget allocated by government (block grants) and World Bank (school grant). Thus, this indicates it declined the participation of local and school communities with nearly owning school managements but more expected all things from governments and NGOs. Thus, this shows that school's does not grow up speedily and fulfill the necessary teaching-learning facilities at expected time.

In general, the assembled result indicates government is the main source of finance for the expansion of education and funding from World Bank (school grant) used to full fill the school facilities. But, student families and local communities' participation were insignificant in fund generating of the schools. And also schools were not adequately internal incomes generating.

C. Issues related to the practices of financial utilization in schools, the findings of this study demonstrated that the majorities of respondents were responded;

- Financial utilization in school was not focused on making attractive school environment,
- Was not practicing best financial saving and enhancing the future school growth.
- Emphasis on fulfilled the individual school administration facilities rather fulfilled all school facilities.
- Was not organized all financial activities and the whole school growth. These show financial utilization in schools were not effectively utilized the scarce financial resources with prudence to achieve school goals.
- The practice of financial utilization in schools had lack of participating the school committee and stakeholders. In light of this, stakeholders mistrust to their school and the contribution of financial resource as well as senses of owner of school become decline.
- Focused on simple activities than strategic points and inappropriately used scarce financial resource. Hence, this leads to improper utilization and mismanagement of financial resource; and difficult to assure quality education.

Thus, these all indicate the management of school finances was directed by unskilled financial managers (school finance personnel, principals and other committee). So, this might reduce the effectiveness of financial utilization in schools as well as overall the school achievement.

D. Issues related to the system of financial recording and reporting in secondary schools, from total 314 respondents,

- More than half of the respondents 215(68.47%) stated that the system of financial recording and reporting in schools was not provided for the best financial management and made transparencies. So, this show that there is a gap or lack of transparency between teachers and the school management towards in financial records and reports related budget utilization in schools.
- Again, on the point which financial recording and reporting kept financial rule and regulation, 186 (59.23%) respondents were stated that the system of financial recording and reporting in schools were not keeping financial rule and regulations, as a result in researched schools the system of financial resource records and reports were poor that open for abusing and corruption.
- On the point which financial recording and reporting procedures were followed modern accounting records, 186 (59.23%) respondents were answered financial recording and reporting activities in the school did not keep modern accounting records with recent financial data. This indicates in the study schools, the practices of financial recording and reporting activities were not done properly. As a result, this was opened door to misuse of finance by the school principals.
- On the points that, there is daily financial recording and monthly reporting system in schools to protect assets from accidental losses, 187(59.55%) respondents were responded the system of daily financial recording and monthly reporting in schools were not protecting assets from accidental losses. This indicates in study schools, the financial recording system in schools exercised by unskilled school finance personnel related to financial activities.

Accordingly, these all indicate there were disapproved and unskilled financial records and reporting system in schools. Hence, these might reduce the effectiveness of financial recording and reporting activities in the schools as well as diminish educational outcome.

E. Issues related to the challenges of financial resource management, the findings of the study were discovered that, from total 314 respondents;

- ✓ The majorities of the respondents 234 (74.52%) were mentioned that not releasing the school budget on time from government to the school. This indicates it opens the door to be poor financial resource utilization in schools which they get from the internal incomes.
- ✓ Related to there is ineffective financial planning, 218(69.43%) gave there was lack of financial planning and irresponsible financial utilization in schools. As a result, schools couldn't utilize their budget efficiently which they get from different sources.
- ✓ About the priority of fund allocation in schools, 192(61.14%) respondents were mentioned, the priority of fund allocation in schools were not hierarchal order as a vital points to solve school problems. So, this shows in the study schools, the school community focused on daily routine activities which could not change future school visions.
- ✓ Regarding to the point that school finance personnel and school principal training in financial management, 182(57.96%) respondents gave the school finance personnel and school principals have lack of professionally trained in financial management. So, these indicate the schools have no adequate skilled manpower that controls effective budget utilization.
- ✓ And regards to the point principals and Parent Teacher Association is working together, 58.97% gave principal and parent teacher associations were not collaborated in financial management and its utilization for school success. Hence, these shows there were lack of team work approach between PTA and school management in financial management and its utilization.

In general, the compiled result indicates challenges of financial resource management in the study secondary schools that lack of participation and transparency in school budget to communities, lack of skilled manpower, delay of budget to schools on time, lack of internal and external auditing system timely, not submitting the utilized budget report to responsible bodies timely and lack of team work approach. Therefore, these indicates in the study schools there were improper financial planning, utilizing, recording and reporting happened and schools did not to achieve their preset objectives.

5.2. Conclusion

The main target of this study was to assess the practices and challenges of financial resource management in government secondary schools of Bale zone Oromia. Specifically, the study was designed to identify the current practices of financial planning in government secondary schools, to find out the sources of funding in government secondary schools, to identify the practices of financial utilization in government secondary schools, to examine the way of the school finance frequently recording and reporting in government secondary schools and to find out the current challenges of financial resource management in government secondary schools of Bale Zone. For the purposes of this study, descriptive surveys design which both quantitative and qualitative methods were applied. The sample was taken from teachers, principals/vice principals, supervisors, and school finance personnel and by simple random sampling and purposive sampling techniques.

Accordingly, primary and secondary data were collected from all respondents by using the instruments; questionnaires, interviews, and observing documents. The analysis was done using descriptive statistics tools like frequency, percentages, mean score and standard deviation. Furthermore, inferential statistic t-test was employed to identify whether there were statistical significance differences between teachers and school leaders on the questionnaires or not.

Thus, Based on the findings derived from the discussions and interpretation of the data collected through the questionnaires, interview and document analysis, the following conclusions were drawn:-

I. The practices of financial planning in the schools were not;

- identified priorities of the school activities with key points,
- participating school communities and stakeholders,
- assisted for effectively use of scarce financial resource and designated long school visions,
- Identifying the outflow and inflow of school funds as financial rules and regulation.

- Focused on top down approach rather than participating the front line of school communities.

II. Based on the findings, regarding to source of funding in the study schools,

- The government(block grant) and World Bank (school grant) were the main source of finance for the expansion of education and to full fill the school facilities;
- On the other hand, student families and local communities were not adequately participated in fund generation.
- And schools were not self-income generated sufficiently, but focused on looking outside bodies.

Thus, these were increased dependence and return back the schools from generating self-internal incomes and reduced the participations of communities from the school ownership.

III. Based on the findings the practice of financial utilization in schools had

- lack of participating the school committee and stakeholders,
- not focused on making conducive school environment,
- improperly used scarce financial resource,
- No practicing best financial saving and enhancing the school growth.

So, these indicate, in research schools there were poor financial resource utilization which exposed for abusing and corruptions.

IV. The findings of the study indicate the system of financial recording and reporting in schools was not;

- Provided for best financial management and adequate transparences. As a result, budget formulation becomes unrealistic because of lack of information; and transactions couldn't be carried out.
- Kept modern accounting records and broken financial rule and regulations.

- Protecting assets from accidental losses due to the finance system in school exercised by unskilled school personnel and principals.

Therefore, in researched schools the practices of financial recording and reporting were deprived which exposed to malpractices and irresponsible financial recording and reporting system to manage the finance properly in schools.

V. As findings of the study discovered that challenges of financial resource management in researched secondary schools;

- Delay releasing budget from regional government, zonal and woreda administration.
- Lack of participation and transparency in the school budget for communities.
- Lack of skilled manpower and responsible financial utilization system in the schools.
- Lack of internal and external auditing system timely.
- Not submitting the utilized budget report with timely to concerned bodies.

As a result, in secondary schools; there were mismatch practice of financial resource management and its utilization to realize effective educational outcome.

5.3. Recommendations

Based on the findings of the study, the following recommendations were drawn to minimize and solve the problems on the practices and challenges of financial resources management in government secondary schools of Bale zone. These recommendations are:-

1. The findings of the study revealed that the practice of financial planning in research schools were not participatory approach and activated with unskilled financial managers. Therefor,
 - The Woreda education office in collaboration with schools, Bale Zone education planning department and other voluntary organizations has to provide training about financial planning for the school leaders and communities.
 - School financial planning process should not operate in an isolated manner of school principals. So, school leaders and woreda education office should participating school communities and concerned stakeholders to make transparencies in the school financial planning practices and its management.

- Woredas and towns Finance office should share their experience for school principals, finance personnel and PTA committee on budget plan preparation and accounting systems. All these could help schools to manage their finance properly and have greater contribution to achieve quality education.
 - School administrations in the study Woreda of Bale zone secondary schools should be concentrated on strategic planning which realize long school visions rather than focused with daily school routine activities which could not change continuously the internal school problems.
 - The practices Financial planning in the schools should be down up and involving the front line of school communities for giving an effective financial management as well as to make school communities sense of ownership.
2. As the finding of the study revealed that the main sources of finance for the expansion of education in schools were block grant and the school grant. These were exposed schools for dependence. So,
- The study Woredas of Bale Zone secondary schools would establish a clear system in schools that indicates the sources of budget as well as its allocation and utilization; mean that source of funding in school should concentrating with nearly contribution and involvement of student families, school communities and communities around schools to create sense of ownership of the schools.
 - Woredas and Towns Education Office should impose the schools' management to participate stakeholders in schools financial resource management actively. This develops local initiatives to generate income for schools.
 - School administrations in the study Woreda of Bale zone secondary schools should be focused generating self-internal incomes rather than looking the outside bodies which exposed them for dependencies of others, like federal and state governments and other NGOs.
3. As the finding of the study indicated that the practices of financial utilization in schools were not utilized the scarce financial resources with prudence for the need of schools. Therefore,

- School administrations in secondary schools should concentrate financial utilizations on making conducive school environment and focuses on fulfilling the school facilities like Stationaries, textbook, student desk and school physical building.
- Woreda education, finance and economic development office should be carried out financial resource utilization auditing activities regularly, in accordance of the financial rule and regulation to save school finance from misused practices.

4. As the findings of the study point out that the system of financial recording and reporting in secondary schools was not provided for the best financial management and making transparence in school. Therefore,

- The financial recording and reporting activities of the schools should be carried out regularly by school financial personnel. So, Woredas and Towns Education office planning budget expert, finance office auditors should give technical support to school finance personnel about financial recording and reporting.
- Financial records and reporting system in secondary schools must be focused on the vivid documents to avoid judgmental financial activity in the school. So, School leaders of in the study schools should focused on practicing the statistical document to reduce errors, might made in financial recording and reporting.
- The financial recording and reporting activities of the schools should be carried out regularly by school financial personnel and reported to woreda education office and finance and economic development office in accordance of the financial rule and regulation.

5. As the findings of the study discovered that in Bale secondary schools there were many challenges of financial resource management. So, to minimize or avoiding these challenges,

- Woreda education office should pay attention on funding provision timely and provide training in financial planning to avoid irresponsible financial planning and utilization.

- The school leaders of secondary schools should give attention for self-internal auditing system in schools and to keep different financial documents like vouchers with well-organized procedures to the school future visions.
- WEo and WFED of Bale zone should release the budget for schools on time to promote quality education in schools and schools submitting the utilized budget report on time to WEo and WFED.
- The financial resource utilization auditing activities of the schools should be carried out with schedule by the woreda education office and finance and economic development office in accordance with the financial rule and regulation.
- In Bale Zone secondary schools it needs a skillful and knowledgeable person for financial management as well as its allocation and utilization. So, the woreda education office and schools have to employ an appropriate person in schools who have adequate knowledge and skills to the school finance activities.

5.4. Suggestion for Further Research

Based on the conclusions of the study, the researcher forwarded the under listed study area for those who want to proceed future study. An in-depth study could be done to investigate the practices and challenges of financial resource management in all secondary schools of Bale Zone specially and Oromia region in generally.

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Appendix A
Jimma University

College Of Education and Behavioral Sciences

Department of Educational planning and Management;

Letter of Introduction to the Respondents

These Questionnaires will be filled In the Oromia Regional state of the Bale Zone in Twelve Woredas at 17 Government Secondary Schools.

Dear Respondents

First of all I would like to thanks in advance for your cooperation and dedication to answer the questionnaires. Dear respondent the purpose of these questionnaires are to gather adequate and relevance data on Practices and Challenges of Financial Resource Management in Government Secondary Schools of Bale Zone. So, your input will highly contribute to the success of this research. Thus, you are kindly requested to be read all questions and fill the questionnaire with genuine responses. For more understanding, the information and response gathered through these questionnaires will be used only for academic purpose and treated with confidentiality. I hope, completing the questionnaire will be finishing a few minutes and your kind assistance, genuine and timely respond is crucial for the study.

General Information

1. Read all the questions before attempting to answer the questions
2. ;Do not write your name on the questionnaire
3. There is no need to consult others to fill the questionnaire
4. Provide appropriate responses by using “√” or “X” and “circle” mark to choose one of the selected Likert Scales.
5. Please, write your response for open ended items on the space provided.

Part one; Back Ground Information

Personal Data:

Name of District _____

1. Sex 1. Male 2. Female

2. Name of school _____

3. Educational back ground

1. Diploma

2. Degree

3. MA

4. Work experience

1. 1-10

2. 11- 20

3. Greater than 20

5. Age 1. 20-30, 2. 31-41, 3 42-52, 4. 53 and above

6. Types of respondents

1. School Educational leadership (Principal, School Finance Personnel, Supervisors, woreda educational planning expertise)

2. Teacher

SECTION A: Questionnaire Items for Educational leadership (Principal, School Finance Personnel, Supervisors, woreda educational planning expertise) and Teachers.

Instruction: using the following 1-5 scale, please indicate by using “√” or “x” the most correct response the degree to which you agree with the statement in **the table 1-5** listed below.

5. SA = Strongly Agree;

4. A = Agree;

3. UN= Undecided

2. D = Disagree

1. SD = Strong Disagree

Part: One

No	Items I. The current Practices of financial planning in your school	Scale				
		5	4	3	2	1
1	The practices of financial planning, your school are classifying the school activities with priorities to achieve school visions.					
2	The practices of financial planning in schools are Participating school communities and concerned stakeholders.					
3	The practices of financial planning in your school more focuses on simple activities than key activities.					
4	The practices of financial planning in your school are helping to effectively use the financial implementation to the school facilities.					
5	The practice of financial planning in your school is forecasting long school vision and focused on change agent planning.					
6	The practices of financial planning in the school are identifying school goals and objectives to achieve planned outcomes.					
7	The practices of financial planning in school ensured extremely utilized the scarce financial resources to realize the school goal and objective.					
8	The practice of financial planning in your school is identifying the outflow and inflow of funds in the school to keep financial rule and regulations.					
9	The practices of financial planning in the school are focused top down and more centralized approach.					
10	The practices of financial planning in school are reflecting bottom up and school based approach.					

Short answer question

II. Please respond briefly to the following questions by using an additional sheet

1. What are your comments, if any other practices of financial planning than listed above in your school? Explain,

Part: Two

Instruction: using the following 1-5 scale, please indicate using “√” or “x” the most correct response the degree to which you agree with the statement in the table listed below.

No	Items II. Source of funding in your school	Scale				
		5	4	3	2	1
1	Source of funding in school is from students’ family to achieve the school plan.					
2	Source of funding in school is from local communities that cover the school expenditures.					
3	Source of funding in school is from Local and external organizations (charitable and religious organization, private association, donation from imagine one day, save the children).					
4	Source of funding in school is from individuals especially former school boys.					
5	Funds for school are from workshops like carpentry and metal workshop.					
6	Sources of funding for the school are from World Bank supports (school grant).					
7	Source of funding in school is from Parent teachers’ association refreshment center taxes.					
8	Sources of funding for the school are from government budget (block grant).					

II. Provide your views and suggestions by reading the subsequent questions.

1. Is there any other source funding than listed above in your secondary school? If yes, explain

Part Three

Instruction: using the following 1-5 scale, please indicate using “√” or “x” the most correct response the degree to which you agree with the statement in the table listed below.

No	Items III Practice of financial utilization in school	Scale				
		5	4	3	2	1
1	The practice of financial utilization in your school illustrations greatly utilized the scarce financial resources to realize the school goal and objective.					
2	Financial utilization in your school more focuses on fulfilling the school administration facilities than the school teaching learning facilities like Stationaries.					
3	The practices of financial utilization in school concentrated on making the conducive school environment like attractive school compound, sanitation and hygiene, etc.					
4	The practice of financial utilization in your school is working out overall financial management to realize the school vision.					
5	Financial utilization in the school is focused on minimization cost of capital.					
6	The practices of financial utilization in school focus on fulfilling school physical facilities like a desk, learning and laboratory classes building ,etc.					
7	Financial utilization in the school concentrates on improving best financial saving and enhancing the future school values.					
8	Financial utilization your school concentrates for the whole school growth.					

II. Provide your views and suggestions by reading the subsequent question

1. According to your observation, how you explain the practices of financial utilization in your school than listed in the above table? _____

Part Four

Instruction: using the following 1-5 scale, please indicate using “√” or “x” the most correct response the degree to which you agree with the statement in the table listed below.

No	Items IV Financial recording and reporting on your school	Scale				
		5	4	3	2	1
1	Financial records and reporting system in your school is facilitating for the best financial management to make transparence and accountabilities.					
2	The system of financial recording and reporting in your school has kept financial rule and regulations.					
3	The systems of financial records in your schools are identifying current income and expenditure without ambiguity to achieve the school goals.					
4	There is a daily financial recording and monthly reporting in the study schools to protect assets from accidental loss.					
5	Financial records and reporting system in school have complete documents to monitor and report the school financial activities.					
6	Financial reporting in the study school is having all financial activities in school and reported timely.					
7	Financial records system in the school has kept modern accounting records with recent financial data of the school.					
8	There are well organized documents on financial recording and reporting concerning the financial activities in the schools.					
9	Financial records system in your school helps how improve cash flow managements based on financial rule and regulation.					

II. Provide your views and suggestions by reading the subsequent questions

1. According to your observation, how you explain the practices of financial recording and reporting in your school than listed in above table? _____

Part Five

Instruction: using the following 1-5 scale, please indicate by using “√” or “x” the most correct response the degree to which you agree with the statement in the table listed below.

No	Items; V Challenges of financial resource managements	Scale				
		5	4	3	2	1
1	There is delaying of fund provision from government to the school.					
2	There is a lack of financial plannig in the school.					
3	The internal auditing in school is not getting attention from school administrations.					
4	There is no proper and responsible financial utilization in the school.					
5	There is inadequate funding by regional state and local government to the school.					
6	The priorities for fund allocation in your school are not hierarchal ordered according to key point school challenges to solve it.					
7	There are no professional school finance personnel to manage the school financial activities in the school.					
8	Principal and parent teacher association are not collaborated in exercising financial resource management for success in school.					
9	The school principal has lack of training in financial managements.					

II. Provide your views and suggestions by reading the subsequent questions

1. Are there any other challenges on the practices of financial resource management in your school? Explain, _____
2. What do you recommend to overcome the challenges of financial resource management in your school? Explain, _____

Appendix B
Jima University

College Of Education and Behavioral Sciences Department of Educational planning and Management

Interview Guide Question Checklist to collect data from Woreda finance Auditors

The purpose of the interview is to collect data through interviewing to get information on The Practices and Challenges of Financial Resource Management in Government Secondary Schools Of, Bale Zone, Oromia. So, your input will highly contribute to the success of this research.

Back Ground Information

I. Personal Data:

Name of District _____

1. Sex 1. Male 2. Female

2. Name of school _____

3. Educational background

- 1. Diploma
- 2. Degree
- 3. MA

4. Work experience

1.1-10

2.11- 20

3. Greater than 20

Instruction: Provide your views and suggestions by hearing the subsequent questions

1. What do you understand on the practices of financial planning in the school?
2. Are there the financial documents nearly audited by auditors in the school? Explain,
3. To what extent the external auditors assisting school financial management by giving training in the school?
4. What do you think to be the accurateness of financial recording and reporting exercised in the school? Explain,
5. What do you understand relating on exercising internal financial controlling system in the school? Explain,
6. From your observation, are there any other comments concerning the practices of financial planning, utilization, recording and reporting in school?

Jima University

College Of Education and Behavioral Sciences Department of Educational planning and Management

Interview Guide Question Checklist to collect data from Woreda education plan to budget expertise, and PTA .(It is converted to Afan Oromo at the time of the interviews).

The purpose of the interview is to collect data through interviewing to get information on The Practices and Challenges of Financial Resource Management in Government Secondary Schools Of, Bale Zone, Oromia. So, your input will highly contribute to the success of this research.

Back Ground Information

I. Personal Data:

Name of District _____

1. Sex 1. Male 2. Female

2. Name of school _____

3. Educational back ground

1. Below Diploma

2. Diploma

3. Degree

3. MA

4. Type of respondent _____

Instruction: Provide your views and suggestions by hearing the subsequent questions and give a clear response.

1. What do you understand on the school finance allocated with rule and regulation by government for the school?
2. What do you understand the school leader activities on financial planning by participating others to achieve good school performances?
3. What do you understand from communities intensively contributing the resources to build schools?
4. What in your opinion the cultures in school makes transparence on financial utilization to be improving the school facilities?
5. What do you think on school financial recording and reporting keep school finance rule and regulation to avoid corruptions?
6. What do you understand the challenges on the practice of financial planning in your school

Appendix- C

Jima University

College Of Education and Behavioral Sciences Department of Educational planning and Management

Observation checklist to collect data from reviewing different school documents

The purpose of this observation checklist is to collect data through observing and gathering information on The Practices and Challenges of Financial Resource Management in Government Secondary Schools Of, Bale Zone, Oromia.

Administration- The researcher himself fills the checklist.

Date of Observation _____

Name of secondary school observed _____

School level _____

No	Item	Information will sought	Remarks /Information/ obtained
01	Receipt book	School daily receipt book	
02	Transaction registers	School Transaction registers	
03	Plan of finance work	School financial planning document	
04	Financial report	School financial reporting documents	
05	Financial decision minutes	School Financial decision minutes show the participation of committee	
06	Financial recording document	School Financial recording document	
07	Financial auditing documents	School internal and external auditing documents	
08	Staff meeting minutes	Participation of teachers in decision-making processes	
09	Parents' meeting minutes.	Involvement of parents in financial management of the school	
10	School board meeting minutes	Participation of members of school board in financial management of school	

Many thanks in advance for your cooperation