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An Investigation into the Reasons for the Prevalence of Financial Mismanagement in High Schools of Eswatini: A Case of Four Schools in Northern Hhohho Region

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Abstract: *The study sought to establish the reasons for the prevalence of financial mismanagement in high schools in Northern Hhohho region of Eswatini. The study adopted the descriptive case study design using a smaller sample to allow a thick detailed study using smaller groups, hence, four high schools were sampled for this enquiry. The study also aimed to establish the roles of principals in the process of managing school finances and the circumstances encouraging financial malfeasance in high schools in Eswatini. To achieve this, the study adopted the interpretivist paradigm. Four principals, four school chairpersons and four teachers from each school were purposively selected and the data was collected using face to face interviews and questionnaires and the data were analyzed thematically. The major findings of this study were; that principals and school committees lack financial management skills and knowledge, that irregular external audits exacerbate the problem of financial mismanagement in schools, that the illiteracy levels of school committee members incapacitates them so much they fail to hold principals accountable for their financial decisions and actions, while the lack of internal control and monitoring systems also makes the school financial landscape rough and bumpy.*

Keywords: *Financial mismanagement, budgeting, Accountability, Transparency and integrity.*

INTRODUCTION

Many governments across the globe have decentralized and devolved the role of financial management into the hands of local communities in the quest of attaining quality education for citizens. Consequent to this, huge financial investments have been poured into education from stakeholders such as governments, the donor community and parents alike. It is for this reason that there has been a growing concern from stakeholders for transparency, accountability and integrity from those entrusted with the management of school finances. Sadly, these custodians have not always acquitted themselves well on this score (Rangongo *et al.*, 2016). This is notwithstanding the fact that, a lot of policies and regulatory frameworks have been promulgated in the spirit of arresting the problem of financial impropriety in schools, such as, the School Accounting Regulations of 1992, the Constitution of school committees of 2010, the Procurement Act of Swaziland, 2011 and the Audit Act of Swaziland, 2005 and yet the challenge continues unabated (Tshabalala, 2016).

Rangongo *et al.* (2016) define financial mismanagement as constituting corrupt practices, improper management of school funds including misappropriation and dishonest use of public funds for personal gain. Telane & Pillay (2013), coalesce with the above lens declaring that it refers to misappropriation, non-compliance with internal processes and poor reporting to stakeholders. Thus, financial mismanagement revolves around notions of dishonesty, corrupt tendencies, recklessness, negligence, ignorance and incompetence for personal gain. The study sought to investigate the reasons for the prevalence of financial mismanagement in high schools of Eswatini and establishing; the roles of principals in school financial management, and the circumstances promoting financial mismanagement, misappropriation and embezzlement in schools.

Many studies have acknowledged the fact that even with the existence of policies, laws and regulatory frameworks, the challenge of financial mismanagement remains worrisome, disturbing and sustained. These regulatory frameworks give directives and guidelines on how school finances ought to be handled so as to guard against financial mismanagement. They aim to ensure the following; the upkeep of updated financial records, timeous reporting, budgeting, procurement, auditing and monitoring in the best interest of accountability and transparency (Schools Accounting Regulation, 1992; School Management Module for Head Teachers, 2016; & Bibi *et al.*, 2019).

The study also established that schools lack internal control systems to ensure checks and balances.

These take the form of internal policies which in turn necessitate the establishment of finance and procurement committees for the sole purpose of safeguarding the school funds and curtailing chances of financial mismanagement in schools. (Clarke, 2012). Mestry & Bisschoff, (2009), reinforce the above perspective contending that, monitoring systems set the tone for effective financial management with particular reference to; clearly defined budget outlines, monitoring systems, financial control procedures, accurate record keeping, and procurement as well as reporting. Mapolisa *et al.* (2014), bring another dimension lamenting the lack of formal education among school governing body members, bereft of financial management skills, hence, they are incapacitated to scrutinize and interrogate principals` financial records, paving the way for financial impropriety in schools as head teachers manipulate the loophole. Tshabalala (2016), also notes that school heads and school committee members in Eswatini largely lack adequate training on financial matters, giving rise to financial mismanagement.

Statement of the Problem

Despite public outcries viz-a-vis the magnitude of financial mismanagement in Eswatini`s high schools, the rot seems to have strengthened. The MoET has tried to mitigate against the problem by running principals workshops in 2016, but these are proving to be inadequate and fruitless. (Zwane, 2016). The above initiative comes in the wake of several policy and legal frameworks and procedures aimed at addressing the scourge of financial mismanagement in schools. A growing body of literature also fingers the lack of financial management know-how and a range of skills such as; budgeting, reporting, and record-keeping, procurement and auditing as the main reasons fueling financial impropriety in school across the globe. Rangongo *et al.* (2016), also established in a study that the lack of financial management skills, incomplete knowledge of policies, poor monitoring and control of funds are responsible for promoting financial mismanagement in public schools of South Africa. Rangongo, (2011), concurs with the above views alluding that, the majority of School Governing Bodies (SGBs) in South Africa, were incapacitated for proper stewardship of school finances, hence, largely depended on principals and DOE district officials who sadly, are also wanting in this regard.

Mestry (2004), also reinforces the issue of financial skills deficiency and inadequate training given to SGBs. Bibi et al, (2019), share similar sentiments declaring that managers ought to; be able to procure, expend, maintain effective, efficient and economic financial records, contending too that the lack of financial skills cause financial mismanagement in schools. Tsotetsi, Van Wyk & Lemmer, (2008), also acknowledged that SGBs were deficient in the requisite competencies necessary for effective, efficient and economic management of school resources, more so, they were found to be largely poorly educated. Same views are shared by (Ikiugu, 2007; & Buchichi *et al.*, 2018), who lament the deployment of unqualified Board of Management (BOMs) in Kenya who face enormous challenges when budgeting and planning school finances. As a consequence, they approve faulty budget plans and annual financial statements without interrogating them thoroughly.

It can be averred that the irregular nature of external audits and in-service training for principals and school committees (SCs) in Eswatini create favorable breeding grounds for financial misappropriation and embezzlement. The above perspective is echoed by Wasiche *et al.* (2018), who established in a study in Kenya that, government audits were erratic and as a result head teachers cooked and falsified their financial records in order to hide fraud and misappropriation of school funds.(Kahavisa, 2003; & 2015). In Eswatini, the Teaching Services Commission (TSC) dismisses at least five teachers annually for offenses related to financial mismanagement, misappropriation, embezzlement and fraud.

Sadly, the TSC does not consider a background in financial management when appointing head teachers, a situation that exposes them to financial mismanagement from the word go. (Tshabalala, 2016).

Objectives of the Study

The study sought to do the following;

- To establish the reasons for the prevalence of financial mismanagement by high school principals.
- To establish the role of principals in the management of school finances.
- To establish the circumstances encouraging principals to engage in financial mismanagement.

Research Questions

- What are the reasons for the prevalence of financial mismanagement in high schools?
- What are roles of principals in the management of school finances?
- What circumstances encourage principals to engage in financial mismanagement?

LITERATURE REVIEW

The study aims to establish the reasons for the prevalence of financial mismanagement in high school of Kingdom of Eswatini, it was situated and grounded in accountability theory advanced by Carrington *et al.* (2008). The theory is relevant in that it speaks to adherence and compliance with shared laws, policies, procedures and regulatory frameworks which are lawful and binding. It is opined that adherence to laid down shared policies and regulatory frameworks fosters compliance with laws and procedures governing the

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management of school finances, more so, guarding against financial malpractices. In instances where skills are inadequate, transparency and accountability suffer. (Rangongo *et al.,* 2016; & Samuel & Pillay, 2018).

Reasons for the Prevalence of Financial Mismanagement in High Schools

Many scholars have noted that human error and systemic shortcomings are responsible for the accelerated rate of financial impropriety in schools some of which are; lack of financial management skills, poor planning, lack of checks and balances, illiterate school governing bodies, corruption and lack of integrity and absence of regular internal or external audits in schools among others.

(Naidoo & Mestry, 2017; Masola & Mofolo, 2016; & Myende *et al.,* 2020), concur with the above sentiments contending that financial malpractices in schools are a culmination of a deficiency of skills, corrupt tendencies, absence of internal policies, failure to follow standard procedures, lack of transparency and accountability, poor internal monitoring and control mechanisms and low education for school committee members who are regarded as too naïve to scrutinize books of accounts for errors and omissions.

Wango & Gatare (2016), raise the issue of lack of integrity, transparency, accountability and good governance as fanning financial mismanagement in Kenyan schools. Same scholars also note that the poor implementation of policies and lack of financial management expertise tend to propel incidences of financial embezzlement in schools. Adebunmi & Dipath (2020), also assert that a deficiency in financial management skills compromise the effective, efficient and economic management of school funds and assets by school managers. Mestry (2018), coalesces with the above lens opining that, principals work under extreme pressure during the management of school financial resources. Rangongo *et al.* (2016) also establishes in a study in South Africa that, lack of financial proficiency, ignorance of policies, lack of integrity and trustworthiness as environments promoting financial mismanagement in South African schools. Similar views are also reiterated by (Aina, 2017; & Mestry & Bisschoff, 2009).

Ndlovu (2013), established in a study in Zimbabwe that the management of rural primary school finances left a lot to be desired adding that in a majority of cases principals failed to account for school finances due to inadequate financial skills. Chikowore (2012), also posits that the rate of financial mismanagement in Zimbabwean schools was concerning. Ololube (2016), blames the high rate of financial malpractices in schools on poor planning and absence of internal policies as well as the monitoring and control systems. Ololube (2016), reinforces the above perspective contending that, even in instances where regulatory frameworks such as; budget and monitoring committees are in place, they are ignored owing to lack of transparency and unethical conduct on the part of the school management.

Roles of Principals in School Financial Management

The following roles stood out from the consulted literature, namely; planning, preparation of monthly and annual financial statements, maintaining accurate financial records, procuring, budgeting and budget control and accounting for all school expenditures and income. The Schools Accounting Regulations (1992) of Swaziland acknowledges the school head as the Finance Officer of the school, charged with the responsibility of preparing an annual school budget or School Development Plan (SDP) in conjunction with the school committee. The SDP is bench-marked against anticipated enrolment for the following year. The budget ought to be presented to the school committee at the beginning of the year for approval.

This policy document strengthens the place of planning, accounting, procuring and budgeting. On the other hand, Section 38 (1) of the South African Schools Act (SASA) of 1996, directs SGBs to prepare an annual budget in accordance with the dictates of the provincial education councils. (Botha, 2013).

Maritz (2005), defines a budget as a financial plan designed to assist schools to determine which resources are obtainable, required and the possible sources of additional funds. Mosala & Mofolo (2016) view same as; an estimate of proposed income and expenditure which serves as a planning tool and a basis for financial reporting. In essence, a budget can be viewed as a plan of action enabling planners to forecast project costs and the comparison between actual versus budgeted costs.

The Schools accounting Regulations of Swaziland (1992), places importance on the need for the principal to prepare and maintain accurate and updated financial records. It identifies the following mandatory financial management records namely; inventory records, school committee minutes, annual financial statement, purchase order books, a bank statement file, payment voucher file, a cash book analysis, school fund receipt books and petty cash voucher among others. Naidu (2007), notes that, SGBs in South Africa fail to prepare credible financial records owing to limited capacity, hence, fail to file payment receipts, invoices and preparing a bank reconciliation statement among a plethora of other weaknesses. Bibi *et al.* (2019), adds weight to the above remarking that, principals in Punjab, Pakistan, were poor on financial record keeping.

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Budgeting and Budget Monitoring and Control

Mestry (2006) contends that monitoring is a means of accountability in which all stakeholders enjoy equal rights in their involvement in the process of managing school finances. Monitoring therefore implies whether the planned and actual performance of the school projects are aligned at all times. De Bruin (2014) notes that the best budget monitoring is achieved through a detailed budget control statement. Mestry & Naidoo (2009), assert that budget monitoring and controlling assists the management team to identify deviations or budget variations and institute corrective measures on time. Van der Westthuizen (2002), argues that budget control and monitoring determines whether or not the aims of the school are personified into plans, policies or rules. In other words, budget monitoring is a process of adopting strategies that evaluate if school performance targets and goals are being attained or the contrary, in view of identifying weaknesses and the adoption of timely corrective measures.

Internal and External Budget Control Mechanisms

In order to ensure the effective, efficient and economic budget control and monitoring, there is need for checks and balances. Internal controls help to prevent misuse of school assets and reinforcing the place of integrity, transparency and accountability. Internal controls provide reasonable assurance of the smooth running of the public entity such as a school. The internal controls also serve as an organization`s plan, procedures aimed at the safeguarding of assets and the reliability of financial records. (Nombembe, 2011; Luyinda *et al.*, 2008; Erasmus & Visser, 2011; & Hansson & Janks, 2003). King (2020), identifies a school finance policy as an example of an internal budget control mechanism. Clarke (2007), concurs adding that school governing bodies must put in place policies and procedure for effective, efficient and economic management of school financial resources. King (2020) declares that a finance policy serves the purpose of ensuring that budget plans are realistic and aligned with the school objectives including the monitoring of expenditure and protecting the abuse of school assets.

Circumstances Promoting Financial Mismanagement

Many studies have noted several reasons promoting corrupt practices in schools such as; ignorance of head teachers` roles, lack of financial skills, incompetence of school governing bodies, lack of checks and balances and lack of integrity. Mobeji *et al.* (2012) established that financial mismanagement was a result of stakeholders who had no clue of their designated roles, while Mestry (2006) enthuses that, principals in South Africa are ignorant of the contents of SASA (1996), hence, promoting mismanagement and misappropriation of school funds. Mestry & Govindasamy (2013), contend that the biggest problem is the confusion as to who is accountable for school funds between the principals and the SGBs in South Africa. In Eswatini, this responsibility is shared between the principals and the school committees but the former is held accountable. Rooyen (2014), contends that the low education levels of principals accompanied by their suspect financial skills inhibit their effectiveness in school financial management while Enyi (2001) agrees insisting that the high levels of incompetence among principals stands in the way of judicious school financial management.

Incompetence and Illiteracy of School Governing Bodies

The Constitution of School Committees of Swaziland (2010), Article 6(6.7.4) alongside 8(8.12) directs that the head teacher must report to the school committee (SC), the financial position of the school each time the committee convenes more so, that school books of accounts shall be made available to the committee members for scrutiny at all times.

The policy also stipulates that the SC shall cause the head teacher to maintain accurate records as dictated by the MoET. It is opined therefore that such directives defeat logic given the well documented illiteracy and associated incompetence of school governing bodies. The above sad scenario is confirmed by outcomes from studies by (Rangongo, 2011; & Van Rooyen, 2008) to the effect that, the skills inadequacies on the part of SGBs and principals make them unable to grasp the scope of their responsibilities as custodians of public funds. Buchichi *et al.* (2018), suggest the thorough capacitation of school Boards of Management (BOMs) in Kenya to enable them to prosecute their functions effectively, efficiently and economically. Mobeji *et al.* (2012), crystallize the above sentiments, enthusing that the main reasons for the prevalence of financial mismanagement is the illiteracy of Board of Governors (BOGs), in Nigeria. The scholars opine too that such glaring incompetence encourage head teachers to engage in acts of financial impropriety.

Lack of Checks and Balances

Financial management is premised upon the principles of transparency, accountability and integrity. Where there is lack of openness and ethical conduct, then the evil of financial malpractices, temptation and the wanton abuse of authority are bound to manifest. The absence of internal controls such as; school based finance policies that birth finance and procurement committees, internal and external audit systems and the adherence to policy pronouncements are widely identified in literature as harbingers for financial malpractices in schools. (Mestry, 2004; & Clarke, 2012) give credence to the above arguing that, the absence of internal checks and balances stifle the effective, efficient and economic management of school finances. (Mestry, 2004; Naidoo, 2009; & De Wet, 2011) buttress the above declaring that the absence of strict monitoring and the laxity in compliance with laws governing the management of school funds places school financial resources in harm`s way. Consequent to the above, Rangongo (2006) establishes that principals were in the habit of flouting Department of Education (DoE) prescripts by signing blank cheques and undermining the authority of SGBs for corrupt ends. Mncube (2009), adds weight to the above alluding that, principals often took advantage of their higher education qualifications to intimidate the lowly educated SGBs, allowing principals to reign over all critical financial decisions, promoting financial malpractices.

Lack of Integrity and Corruption

Rangongo (2006), established that the causes of financial mismanagement in South African schools revolve around principals who give in to temptation owing to greediness, hence, seek to exploit loopholes in the internal control systems for self-gain. Tan *et al.* (2009), also supports the above lens opining that public procurement has been tainted by inefficiency, corruption and callous disregard for due processes. Winer & Regan (2005) agree alluding that, denying stakeholder relevant information negatively affects the contract awarding process during procurement. Wee, (2002) also asserts that procurement officials in Kenyan public schools lacked traits such as; honesty, probity, diligence, integrity, fairness, trust, respect and consistence. Angokho *et al*. (2014) strengthen the above assertions establishing that the essence of the Public procurement Regulations (2006) of Kenya was to promote fairness, transparency, and non-discrimination during procurement in public institutions to ensure the efficient utilization of public funds. The same scholars go further to reveal that principals often colluded with publishers to embezzle Free Education grants awarded to secondary schools in Kenya.

RESEARCH METHODOLOGY

The study adopted the qualitative research approach for the reasons that it revolves around people, (Willig, 2001), allowing the researcher to solicit participants` feelings and opinions and their personal experiences on the issues under investigation. Creswell & Creswell (2017), establish that qualitative research is concerned about understanding human behavior and processes and how these are impacted by socio-cultural contexts. Strauss & Corbin (1990), stress that, qualitative research can be seen as concerning; lives, lived experiences, behaviors, emotions including organizational functioning, social movements and cultural phenomena. Thomas & Nelson (2001) cited by Mpofu (2021), contend that qualitative research is a discovery-based approach rooted in the natural context of participants. Leedy & Ormrod (2001), agree to some extend with the above stating that, a qualitative study describes and mirrors the studied phenomena from the lens of the participant. The researcher preferred the qualitative approach from the premise that it would provide opportunities for in-depth study of the phenomenon of financial mismanagement in schools from the perceptions, views and interpretations based on the respondents` lived experiences. (Cumming, 2001).

Research Design

The study adopted a case study descriptive design which involves smaller groups. Questionnaires were distributed to 16 teachers and four school committee chairpersons while a face to face interview was conducted with the four head teachers respectively. The case study descriptive survey design was preferred for the following reasons; that it allows the collection of a wide range of data not possible with other methods, it is also ideal when in-depth and holistic study is required about complex issues such as that of financial mismanagement. (Cohen & Manion, 2011; & Zaidah, 2007). The use of the case study method also enabled the researcher to go beyond just quantification of data and shifting more towards the complete conceptualization of the gravity of the problem from the participants` eye. The above is re-echoed by Crowe *et al.* (2011), who state that a case study is an enquiry approach which endeavors to achieve an in-depth, multi-faceted understanding of complex issues in the real-life context. Yin (2009) reinforces the above perspective alluding that, case studies allow the researcher to describe, explain events or phenomena in their everyday contexts as they occur. The adopted research design aligns itself with the interpretivist paradigm that underpins this study. The interpretive paradigm subscribes to the belief that reality is subjective and that there is no one pathway to reality, hence, participants may have diverse views on the same issue.

FINDINGS AND DISCUSSION

The dominant themes that stood out from this study are; shortage of financial management skills and knowledge for principals and SCs, hence, they commit errors, lack of internal controls systems allowing rampant corrupt practices, illiterate school committee members lacking capacity to hold principals accountable for all school expenditure and income, erratic and irregular audits as well as corruption and lack of integrity. (Mobeji *et al.*, 2012; & Mestry, 2004). One of the Head teachers commented;

> *Upon appointment, the head teachers must go for long in-service training lasting not less than a month so as to equip them in all dimensions of financial management. During such workshops, they should be familiarized with all finance related policy and regulatory prescriptions, such as the School Accounting regulations of 1992. They need coaching on putting in place school based finance policies and I believe all teachers training institution must offer a course in financial management. The MoET must also consider hiring more internal auditors so that schools get audited at least once in two year rather than being visited*

after 5 or 6 years and discover that the financial rot has taken root.

The findings expressed above answer the main question of this study and they establish the main reasons for the prevalence of financial mismanagement in schools which yearn for an urgent address so as to control the phenomenon under the microscope.

The second theme concerns the various roles participants felt were critical for the post of head teacher which were identified as; budget control and monitoring, preparation of annual financial statements, planning, procuring, the maintenance of accurate up to date financial records and being accountable for all school income and expenditure. (Aliyu, 2018). Head teacher 4 made the following remarks;

Head teachers work with the school committee to get the business of the school up and running. Head teachers must plan for the entire year and keep correct up to date financial records and present the annual financial statement to parents at the AGM. They are answerable to parents, MoET and to the school committee. Head teachers prepare the school budget, procure school assets together with the teachers who generate requisitions and the budget is presented to the school committee (SC) for approval.

The above sentiments reinforce the diverse or multi-dimensional nature of the duties and roles of a school principal. Besides focusing on the core business of the school of supervising the teaching and learning, they also double up as school finance officers. This is not withstanding the fact that they have no formal training in financial management, hence, positioning them to fail and be liable to prosecution for financial mismanagement or misappropriation. (Tshabalala, 2016; Rangongo, 2011; & Rooyen, 2008).

On the circumstances encouraging principals to partake in financial mismanagement, four variables stood out namely; ignorance of roles, lack of capacity to handle financial matters, absence of checks and balances and to a lesser extend poor salaries and Head teacher 2 made the following interesting comments;

Poor salaries are a big issue in all that and no checks and balances, sometimes you need to have your integrity in the right place...with new SC members unsure of their roles and some have low levels of education to be effective in getting the heads to be accountable. MoET auditors are also too few and far stretched to be able to visit schools as stipulated in the Schools Accounting Regulations of 1992, so I think it gives heads a free for all and you know that you do not need any qualification in financial management to be appointed a principal of a school by the Teaching Service Commission (TSC), so you learn how to manage funds on the job and what do you expect to happen?

The above remarks speak volumes about the gravity of the phenomenon under study. It speaks to a lot of loopholes that principals are likely to exploit for self-gain within the education system.

CONCLUSION

The following conclusions were reached based on the findings of this study; that head teachers are lacking in financial management skills and knowledge which exposes them to errors and financial malpractices, that school committee members are largely illiterate, incapacitating them in their roles to provide hind and oversight over school finances; that lack of checks and balances at the school level such as internal finance policies and irregular audits from the Ministry of Education and Training (MoET), provide loopholes that unscrupulous principals may manipulate for self-enrichment. It can also be conclude that based on the study findings, school heads are expected to perform the following financial management roles; planning, preparation of monthly and annual financial statements, accurate record-keeping, budgeting and budget control and monitoring, procuring school assets and giving an account for all school income and expenditure.

The study also revealed that; ignorance of their roles, capacity issues, absence of checks and balance as well as poor salaries help to perpetuate the challenge of financial mismanagement in schools. The findings of this study also showed that; most schools lacked internal finance and procurement policies, compromising and weakening the place of transparency, accountability and integrity in the manner school funds were being handled.

Recommendations

The researchers have drawn the following recommendations deriving from the study findings and conclusions; that there is an urgent need for the MoET to run in conjunction with the in-service department of Eswatini continuous training workshops for both head teachers and school committee members, in order to adequately equip them for their roles in financial management.

That all teachers training tertiary institutions must offer a comprehensive course in financial management in order to prepare teachers when appointed to the post of head teacher. That the MoET hires more internal auditors so as to carry-out frequent audits in schools to guard against corrupt tendencies and to advise principals and SCs on best financial standards and practices. That the MoET avails to schools the critical policy guidelines, regulatory frameworks and laws governing school financial

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management as most principals could not produce them yet they are supposed to be guided by them on a daily basis. There is also urgent need to review the School Accounting regulations (1992), which was roundly regarded by respondents as outdated and irrelevant. In order to address the rampant levels of illiteracy among school committee members, it is recommended that the MoET prescribes minimum financial management qualifications especially for the SC chairperson in the spirit of providing checks and balances at the school level and ultimately minimize financial malfeasances. The researchers also recommend that the MoET considers making the establishment of school based finance and procurement policies mandatory as an internal financial management control and monitoring mechanism aimed at strengthening the place of transparency, accountability and integrity.

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