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FINANCIAL ADMINISTRATION PRACTICES IN PUBLIC SECONDARY
SCHOOLS IN THE ACCRA METROPOLIS

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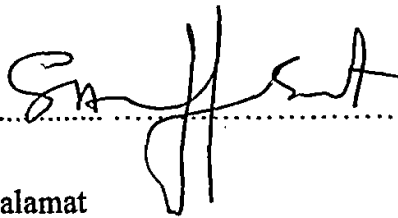
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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

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Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

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ABSTRACT

The study was aimed at finding out the practices of financial administration in public secondary schools in the Accra Metropolis. Data were gathered using a questionnaire with an internal reliability co-efficient of 0.7147. The data collected were analysed using Statistical Package for Social Sciences (SPSS) software.

The findings revealed that whilst all the participating bursars had pursued diverse courses in financial administration before they were appointed, majority of heads who participated in the study had never pursued any course in financial administration prior to their appointment. The study further revealed that many of the participating schools were not able to generate enough funds to finance their work programmes. Another significant finding was that the schools could not readily spend money on capital items. They could however, readily spend money on non-capital expenditure items. Also, heads were not able to supervise the work of the bursars and other accounting staff effectively.

The study therefore, recommends that prospective school heads should be encourage and supported by the Ghana Education Service to pursue courses in financial administration and management before they are substantively appointed. Moreover, schools heads should educate parents and publish the names of debtors regularly on the notice board to remind students and parents to settle debts they owe promptly to generate enough funds for the schools.

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DEDICATION

To my Parents Mr. Pialeme Dinchemet and Kosang Diot in appreciation of their toil and labour to make me what I am today and: my wife Yvonne and children, Sammy, Lydia, Josephine and Vlademir for their love and sacrifices.

TABLE OF CONTENT

	Page
DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENTS	iv
DEDICATION	v
LIST OF TABLES	x
CHAPTER ONE INTRODUCTION	1
Background to the Study.	1
Statement of the Problem.	11
Purpose of Study.	12
Research Questions.	13
Hypotheses.	13
Significance of the Study.	15
Delimitation.	15
Limitation.	16
Definition of Terms.	17
CHAPTER TWO: LITERATURE REVIEW	18
Funding Secondary Education in Ghana.	18
Sources of School Funds.	19
Ghana Education Trust Fund (GETFUND)	21
Funding from Local Authorities (District/Municipal/	

	Page
Metropolitan Assemblies.	22
Funding from Parents and Pupils	23
Funding from Community Groups	26
Funding from Foundations and Charitable Organizations	27
Preparation of School Budget Estimates	28
Types of School Budget	29
The Journey of a Budget	34
Disbursement of School Funds	36
Supervision of the Bursar and other Accounting Staff by the School Heads	39
Auditing School Accounts	42
Purpose of Auditing School Accounts	43
Types of Auditing	44
Function of the Internal Audit Agency	45
Records and Books of Accounts for External Auditing	51
Summary	54
CHAPTER THREE METHODOLOGY	56
Research Design	56
Population	57
Sampling Technique	57
Development of the Instrument	57
Instrument Validating	63

	Page
Testing of Instrument	64
Method of Administration and Data Collection Procedure	65
Data Analysis	6
CHAPTER FOUR: RESULTS AND DISCUSSION	70
Background Information about Respondents	70
Answers to Research Questions	74
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	128
Summary of Procedures	128
Summary of findings	130
Conclusions	134
Recommendations for Practice	135
Recommendations for further Research	137
REFERENCES	138
APPENDICES	143

LIST OF TABLES

Tables	Page
1. Distribution of Respondents by Sex and Category.	71
2. Distribution of Respondents by Length of Service in the Ghana Education Service.	72
3. Number of Years Spent by Respondents in their present position.	73
4. Preparation Received by Respondents about Financial Administration before appointment.	75
5. Knowledge of Respondents in Aspects of Financial Administration before appointment.	77
6. Group Statistics on Respondents' Knowledge in Financial Administration before appointment.	80
7. Independent Sample Test in Financial Administration Between Bursars' and Heads' Knowledge in Financial Administration before appointment.	80
8. Knowledge in Aspects of Financial Administration after appointment.	82
9. Group Statistics on Respondents' Knowledge in Financial Administration after appointment.	83
10. Independent Samples Test on Differences in Mean Score in Financial Administration between Heads of School and Bursars.	83

	page
11. Distribution of Scores of Respondents on their Knowledge of Procedures that Regulate Expenditure of Funds.	85
12. Group Statistics on Respondents Knowledge about the Procedures of Regulating Expenditure of Funds in their Schools.	86
13. Independent Samples Test on differences in Mean Scores on respondents' ratings about the Procedures Regulation Expenditure of Funds in their schools.	87
14. Frequency of Heads and Bursars Consultation of the Vote Book/Regulation/Laws Before Procuring Goods and Services in their schools.	88
15. Group Statistics on Respondents' ratings about how often they Refer to or Consult Vote Book and other Financial Administration Regulations in their schools.	90
16. Independent Samples Test on differences in Mean Scores on Respondents' Ratings about how often they refer to or consult Vote Book and other Financial Administration Regulations in their schools.	90
17. Frequency of Heads' and Bursars' ratings on how they Obtain Funds for their schools.	92
18. Ways of Generating Funds Internally in schools.	94
19. How Parents/Students settle Full Fees before the end of	

	first term.	96
20.	Multiple Comparison Test on Differences in Mean Scores on Respondents' rating about how often parents settle their Wards' Fees in full by the close of First Term.	97
21.	Heads and Bursars' views regarding the extent to which Students owe Fees by the end of the academic year in the schools.	98
22.	Multiple Comparison Test on Differences in Mean Scores on Respondents rating about extent to which Students are indebted to their Schools by the close the Academic Year.	100
23.	Respondents' Rating on how readily Schools are able to spend money on Capital Expenditure Items in their schools.	101
24.	Group Statistic on Respondents' Rating about how readily their Schools are able to spend money on Capital Goods.	103
25.	Independent Samples Test on Differences in Mean Scores on Respondents' Rating about how readily their Schools are able to spend money on Capital Goods.	103
26.	Respondents' Rating on how readily Schools are able to spend on Non-Capital Expenditure Items in their schools.	105
27.	Group Statistics on Respondents' Rating about how readily their schools are able to spend money on Non-Capital goods.	106

28.	Independent Samples Test on differences in Means Scores on Respondents' Ratings about how readily their schools are able to spend money on Non- Capital of Goods.	106
29.	Factors impeding Disbursement of Funds in schools.	108
30.	Group Statistics on Respondents' Ratings about Factors that impede disbursement of Funds in Schools.	109
31.	Independent Samples Test on differences in Mean Score on respondents' ratings about factors that impede disbursement of funds in schools.	110
32.	Frequency of checking Entries in Accounting Book/Items by Heads of schools.	112
33.	Existence of Financial Committee to assist the heads to check accounting books.	114
34.	Frequency of detection of mistakes by schools when Accounting Books of their schools are checked.	115
35.	Frequency of Preparing Trial Balance in schools.	116
36.	Frequency of Preparing Balance Sheet in schools.	116
37.	Extent to which various Modes of Payments (fees) are Made and Accepted in the schools.	118
38.	Extent to which various Modes of Paying for Goods supplied to the Schools are used.	120
39.	Extent to which various Modes of Paying for Services Rendered to the schools are used.	120

40.	Extent to which various Kinds of Receipts are Accepted by the schools.	page 122
41.	How often Various Measures are taken to facilitate Future Expenditure on behalf of the Heads during the Heads' absence from school.	123
42.	Group Statistics on Respondents' Ratings about their Understanding and Appreciation of the challenges associated with Financial Administration in schools.	125
43.	Independent samples Test on differences in Mean Scores on Respondents' Rating about their Understanding and appreciation on the challenges associated with financial administration in schools.	126

CHAPTER ONE

INTRODUCTION

Background to the Study

In Ghana, when the missionaries started schools, even though teachers knew the value of money, they were more concerned with imparting knowledge to their pupils than they were with administering funds in their schools. (Asiedu-Akrofi, 1978)

The role that teachers played in the achievement of the educational goal was merely to peddle knowledge. Asiedu-Akrofi (1978) explained that teachers were mainly concerned with the acquisition of classroom techniques for imparting knowledge. Asiedu-Akrofi further stressed that the early teachers' main concern was deciding how the knowledge and skills should be taught to the learners.

According to Graham (1971), until 1850 when the development and management of education in Gold Coast (Ghana) became the official policy and the concern of the central government, schools were run and managed by the missionaries through their local managers. These local managers, who were normally ministers in charge of the churches, assumed full control of each of the schools in their circuit or locality. It was therefore the local managers who managed and administered school funds and not the teachers. Later on, when the central government joined the educational enterprise, it also opened schools and assisted mission schools with grants. Graham pointed out that government's

involvement in school management was directed specifically at opening schools in those areas where the missionaries had made little or no progress at establishing them. In both government and mission schools, teachers were never made to get actively involved in administering school funds. This is because in the old educational administrative structure of Africa, authority was vested in the managerial elites, who were considered all-knowledgeable as well as all-powerful. This kind of administration was predicated upon the notion that teachers were naïve, unimaginable and so unable to function without guidance (Aseidu-Akrofi 1978). The perceived capability of the teacher in the minds of officials of the missions and government in the colonial period was so poor that, as Wayland (1962) put it, "programmes offered by the schools were so tightly organized with the aim of helping teachers to function effectively at a minimum cost level" (p.47).

As stated earlier, it was the local managers of the mission schools who administered the school funds and not the teachers. In the government schools too, it was the officials of the Department of Education who administered and managed the funds. For instance, when the government took over the Bremen mission schools in 1916 during the First World War, it provided funds for the payment of teachers' salaries through the officials of the Department of Education who were made responsible for the organization and supervision of the schools (Graham 1971).

Wherever teachers were involved in administering school funds, they were restricted to collecting fees from the pupils and promptly paying such monies

collected to the education or mission offices. Teachers in the mission schools collected school fees and paid the fees to their local managers whilst those of the government schools collected fees and paid to the officials of the Education Department.

Because teachers were not actively involved in administering and managing school funds, the curriculum planners did not include courses on financial administration and management in the teacher training programmes where most of the teachers were trained. This was because it was thought that the teacher's job was to teach facts while the pupils were to memorize these facts. Teaching strategy in those times was expository: the teacher was to pour forth knowledge, and the children had to follow closely (Asiedu-Akrofi, 1978). The pedagogical nature of the teacher's job made the early teacher trainer emphasize more on training the teacher on methods of teaching, reading, writing and arithmetic. Even though some mission training colleges, for example, Presbyterian Training College (PTC) at Akropong, taught basic skills in the principles of general accounting to teacher trainees, the course content was not wide enough to cover topics on allocation strategies of funds and economic educational planning (Asiedu-Akrofi). Even this rudimentary teaching of basic accounting at PTC did not go far enough; it was discouraged and stopped. The government teacher training colleges did not teach the trainees basic accounting as was done at PTC. As Asiedu-Akrofi (1978) put it, topics on how to manage school funds were absent from the teacher-training programme.

Consequently, most teachers who were trained in the teacher training colleges of the colonial period lacked requisite knowledge and skills in financial management and administration. This lack of knowledge, coupled with the perception that the teacher's job was merely to teach the facts for the pupils to memorize, affected the teacher's competence and capability when he assumed responsibility for managing and administering school funds. Even with the present day school head, who has had better professional training and exposure to financial management techniques than his counterpart in the colonial period, this phenomenon of incompetence and incapability in managing school funds still exists in our schools. Many of the present day school heads therefore see financial administration and management as too technical for them to handle. Such school heads would be comfortable if other person(s) were made to take charge of managing and administering funds in their schools. It is, therefore, not uncommon for some school heads in the secondary schools in Ghana to regard their accountants as the actual managers of school funds.

However, Asiedu-Akrofi (1978) stated that, the job of the modern day teacher is no longer limited to the acquisition of knowledge of subjects and the methods of imparting them. The modern teacher also needs to be conversant with the strategies of educational support; that is knowledge of national, regional and local services of revenue, disbursement of funds and the amount of the expenditure on education and budget programming. This is because the administration of school funds, more especially budgeting, has now become an important function for all teachers and school administrators.

Today, in Ghana, one of the main duties of a secondary school head is financial administration. According to Owusu (1998), a very crucial aspect of the head's administration of a school is financial management. He puts it in this way:

Of all the functions that confront the head, the role he plays in financial administration is the most crucial, critical and perhaps, the most important. The head's entire operation as an administrator is hinged on an adequate provision of funds and their effective disbursement to cater for work program of the school.(p113)

Heads of the public secondary schools of the Accra Metropolis are no exception to this crucial role as pointed out by Owusu (1998). Owusu also emphasizes that the head of an educational institution is considered as the school business manager. As a school financial manager, the school head has a number of duties to perform. These include:

1. Mobilizing and acquiring school financial resources
2. Making effective use of funds and other resources of the school.
3. Preparing school budget and submitting them on time.
4. Supervising the school accountant and other accounting personnel.
5. Developing appropriate procedures for collection of fees and other monies to be paid to the school.
6. Purchasing of needed items for the school and ensuring that the school plant and other properties are maintained

These tasks outlined above are heavy and demanding. To perform each of them effectively requires good knowledge and training in financial administration and management on the part of the school head or heads of educational institutions in order that educational goals can be achieved at minimum or cost.

Unfortunately, hardly a week, or a month passes without a case or some cases of financial impropriety or malfeasance in the secondary schools or in an educational institution being reported by the media. The most recent case was the one reported by Ampratwum (2005) and carried by the Daily Graphic on Friday, September 2, 2005 under the heading “¢200million fraud exposed. GES Accountant on the run”. According to Ampratwum, the Principal Accountant to the Bawku West District office of the Ghana Education Service (GES) was alleged to have embezzled more than ¢200million (about \$22,000 dollars) meant for payment of allowance of Rural Education Volunteer (REV) teachers and their End-of-Service benefits. The accountant was further alleged to have forged the signatures of the District Director of Education and other signatures and cashed the amount in cheques.

What was baffling about the story was the fact that the said amount was forged and cashed in five different cheques and also at three different banks without the District Director of Education detecting the malpractices before the culprit absconded. According to the Daily Graphic's story, it was when the District Director could not find the accountant that she began to realise that something had gone wrong.

Owusu (1998) explained that, it is really necessary for the school or institutional head to exercise adequate supervision over the work of the accountant and other accounting officers. Touching specifically on the supervision on the use of cheques, Owusu admonished that it is absolutely necessary for the school or institutional head to regularly inspect the cheque leaves in order to ensure that those leaves not used are kept intact. He put it this way: "It is always necessary to make sure a cheque leaf is not taken from the back (or middle) of the cheque book. The practice of always checking to find out whether all the remaining cheque leaves are intact is highly recommended for heads to adhere to" (p.128).

The Ampratwum's (2005) story revealed that the District Director did not regularly inspect and check to ensure that the cheque leaves were intact before a new one was used to cash money. Had the District Director supervised the accountant regularly, the accountant would not have been able to cash the various sums of monies at different times without the Director detecting the fraud.

This case of financial malfeasance on the part of an accountant resulting from the GES head's inability to check and prevent fraud from happening is not limited to the Bawku West District Education Office. Between 1983 and 1985, there were a series of reported cases of financial malpractices in the GES institutions, which came from the public secondary schools. According to a radio and television broadcast by the then coordinator, Revenue Commissioners and Investigations Mr. Kwamina Ahwoi on Thursday, 29th May, 1986 cited in People's Daily Graphic, it was revealed that a total of ₵84,708,970.00 (about

\$941,000.00, see Appendix VIII) was embezzled by bursars, headmasters, regional managers, treasury officers and their accomplices. What was disturbing about the story was that financial malpractices had been detected by the Special Audit Task Force set up by the then Provisional National Defence Council (PNDC) government in six out of the 10 regions of Ghana. In the prelude to his address, Mr. Ahwoi stated:

Recently, there have been some developments in the educational sector, which have given rise to public concern.

I am referring to the issue of funding in educational institutions, particularly in respect of running and feeding boarders in the second cycle institutions.... The evidence which has been made available on the use of funds in the second cycle educational institutions reveals such criminal acts as embezzlements, falsification of accounts in records, stealing and plain roguery on the part of many bursars and heads of institutions. These criminal practices had gone on undetected for several years (Ghanaian Times, May 30, 1986, p.1).

Aside Mr Ahwoi's radio announcement, the People Daily Graphic also reported on other malpractices in the districts education offices, educational units, training colleges and the polytechnics. The special audit exercise that unraveled the financial malpractices in the educational institutions (most of which were the public secondary schools) was nicknamed "Operation Hawk". Before the

“Operation Hawk” Abugre (1985) had reported in the People’s Daily Graphic of December 13, 1985 to the effect that the Government is adopting serious measures to check the loss of state funds through financial malpractices in the state organizations operating on subvention from the central government treasury.

Shortly after the Abugre’s (1985) publication, the government set up an eight-man committee made up of officials of Criminal Investigation Department, the Auditor-General’s Department and other government officials. The terms of reference for the committee was to investigate stealing of funds by public officials through altering of bank pay-in slips and statement, over invoicing and inclusion of “ghost” names on pay vouchers. The eight-man committee did not receive wide publicity as much as the special audit task force did even though the later was given a wider scope of terms of reference than the former. In a People’s Daily Graphic, June 4, 1986 editorial story captioned “Embezzlement, public expresses disgust”, the paper stated that, members of the Ghanaian public were expressing horror and disgust in the wave of embezzlement and misappropriation of funds at the public education sector, particularly in second cycle schools by school heads and their accomplices. In another story carried by the same paper, it was reported that Ghana National Association of Teachers (GNAT) also condemned the embezzlement in the educational institutions. According to the story, the then General Secretary of GNAT, Mr. Osei-Mensah expressed surprise as to how personnel in educational institutions could embezzle funds over and above what had been budgeted for in their institutions. He therefore suggested that the Ministry of Education (MOE), GES and GNAT should come together and devise

an effective machinery to monitor the financial operations of the service (People's Daily Graphic, June 7, 1986).

Another civil society that also condemned the acts of embezzlements in the then educational institutions was the National Union of Students of Advanced Colleges of Education (NUSACE). In a released statement by the NUSACE that was reported by People's Daily Graphic's reporter, the students regretted that the acts of embezzlements were intended to "sabotage" the economy of the country as well as jeopardize the future of education. The students were further unhappy that educationists and teachers who in the past were revered as custodians of virtue and paragons of perfection should be involved in these grotesque acts of moral decadence (People's Daily Graphic, June 3, 1986).

One may ask why the embezzlements in the public secondary schools and other educational institutions received such a wide publicity and condemnations from the civil societies. Thelen and Getzel (1957) argued that the school occupies a crucial and critical place in the society. Hoy and Miskel (1982) have also stated that when members of society have to make a choice between a school, fire service, and transport service, it is the school that they would choose. This is because the school is an institution charged with the responsibility for the "socialization" "politicization" and acculturation of the child and other new comers in the society (Thelen & Getzel, 1957). Furthermore, the school performs maintenance and adaptation functions for society, thus making it constantly visible and sensitive to the public. Because educational services are crucial to society, whatever budgetary allocations are given to the various educational

systems are of interest to other social organizations. This fact is attested to by Thelen and Getzel (1957) who point out that, since other organizations derive their nurture and development from the training education gives them, any positive or negative functioning of education will have a corresponding effect on the performances and survival of those organizations. Hence, any act of omission or commission by an educational institution would attract divergent views and comments from various policy publics or stakeholders.

The crucial and visible nature of the public school system therefore enjoins their heads to always endeavour to manage and administer school funds and other resources efficiently and effectively so as not to attract adverse comments from the policy publics. Unfortunately, the findings of "Operation Hawk" and the Ampratwum's headline story on the Bawku West education accountant's ₵200 million-fraud case carried by the Daily Graphic, suggests that some heads of public secondary schools and other educational institutions encounter difficulties in managing and administering funds effectively in their institutions.

Statement of the Problem

The Auditor General in his report to the Parliament of Ghana for the four-year ending in December 2000, remarked that as a result of ineffective fee collection and debt recovery system of the pre-university institutions, students, staff and other workers were indebted to institutions to the tune of ₵9.19 billion as at December 2000. The Auditor General was particularly unhappy that students' debt had risen from ₵ 4.38 billion in 1999 to ₵ 6.17 billion in 2000 which is an

increase of ₵1.79 billion or 40%. The Auditor General's report further revealed a lot of financial malfeasance and impropriety in some of the public secondary schools in Ghana. The Auditor General puts it this way: "This report, which is supplementary to my report on the public Account of Ghana, includes misappropriation, losses and serious irregularities discovered during the audits".

From the Auditor General's report one can deduce that many of the concerns raised in the Operation Hawk's report are still in existence in some of the secondary schools. It therefore suggests that there may be school heads and financial administrators operating in the public secondary schools who are not adequately prepared and equipped to manage and administer school funds effectively.

It was therefore necessary to find out the knowledge and training that the school heads need to be efficient and effective cost centre managers. Also, there was the need to find out what measures the heads had put in place to help them administer funds effectively; and what obstacles the heads encountered when spending school funds.

Purpose of the Study

The study was therefore designed principally to find out what problems school heads encounter when managing and administering school funds. The study also sought to critically analyze the problems of financial management and administration that the school heads encountered. This was not all, problems created by other personnel working in different capacities of heads was critically

analyzed. Furthermore, the study sought to identify factors that had encouraged or impeded efficient financial administration in the secondary schools.

Research Questions

The study was guided by the following research questions:

1. What type of knowledge and training had the heads acquired in financial administration before and after their appointment?
2. What procedures exist to regulate expenditure of funds in the school?
3. In what ways are the schools obtaining funds to finance their programmes?
4. What factors promote or impede effective disbursement of funds in the school?
5. What control systems exist to prevent forgery and fraud in the school?
6. What is the level of understanding and appreciation of the heads and the bursars regarding the challenges associated with financial administration in schools?

Hypotheses

The following hypotheses were tested

1. Ho: There would be no significant difference between sitting heads and sitting bursars in terms of their knowledge in financial administration.

Ha: They would be significant difference between sitting heads and sitting bursars in terms of their knowledge in financial administration.

2. Ho: There would be no significant difference between knowledge that the bursars and the heads have in terms of the prescribed procedure required by public institutions in Ghana.

Ha: There would be significant difference between the heads and the bursars in terms of their rating about how readily their schools are able to spend money on capital goods.

3. Ho: There will be significant difference the heads and the bursars in terms of their rating about how readily their schools are able to spend money on capital goods.

Ha: There would be significant difference between the heads and the bursars in terms of their ratings about how readily their schools are able to spend money on non-capital goods.

4. Ho: There would be no significant difference between the heads and the bursars in terms of their ratings about how readily their schools are able to spend money on non-capital goods.

Ha: There would be significant difference between the heads and the bursars in terms of their ratings about how readily their schools are able to spend money on non-capital goods.

Significance of the Study

The results of the study may be important to four categories of persons. The findings of the study may provide insight to the challenges faced by senior secondary school heads in financial administration of public senior secondary schools in Ghana. The results of the study may also provide new school heads better understanding and appreciation of challenges of financial administration they may be confronted with. Furthermore, the results of the study are a contribution to the knowledge and understanding of resource persons involved in the training and retraining of school heads or prospective school administrators in Ghana. The findings of the study may also be of use to school inspectors, auditors, District Directors and Regional Directors. It would help them to understand the challenges confronting school financial administrator.

Delimitations

This study was restricted to study of public senior secondary schools in Accra Metropolis. The Accra Metropolitan area is Ghana's biggest, most diverse and most cosmopolitan area in the national capital. The city covers an area of about 170 square kilometers. It also has an estimated population of 1.6 million and a functional population of between 3.0 and 3.4 million. The population growth rate of Accra Metropolis is estimated at 3.4 percent per annum in its per-urban districts (Ghana statically services 2002). The area was chosen for study because the Auditor General (2004) had complained of a loss of ₵1.3 billion resulting from ineffective fees collection mechanism and also inefficient management of

school funds in six of the 20 public senior secondary schools in the Accra Metropolis. The study did not however include private senior secondary schools in the Metropolis. Also, only views of sitting public secondary school heads who participated in the study were solicited.

Limitations

The contributions of this study must be viewed in the light of several limitations. First, the data of this study were obtained by self-made questionnaire. This procedure might have led to common-made bias that could have deflated or inflated the relationships observed among the variables. In addition, the researcher was constrained by funds and other logistics such as transport facilities which could have enabled him to reach out to and invite more schools from an area wider than Accra Metropolis. Had many more schools been reached out for the study, it would have improved the quality of the generalisations of the findings.

Also, it would have been appreciated if the study had covered other stakeholders in the secondary schools, like the students, the parents, the community and government (central and local) at large. This is because, these stakeholders provide funds for the secondary schools to operate with and therefore their suggestions on how the school funds are managed and administered together with the opinion of the school heads and their bursars who were studied, would have made the research more authentic and credible. Another major limitation worth mentioning was the researcher's in ability to obtain and

read the report on the “Operation Hawk” from the Serious Fraud Office (see Appendix IX) to supplement the information he obtained from the news papers.

Definition of Terms

Head: The person managing and administering affairs in a public educational institution, including financial administration and management. He/She may be called Headmaster, Headmistress, Principal or Overseer.

Management: Efficient utilization of resources in the school such as money, time, human and material resources.

Administration: Implementation of policies, procedures, rules and regulations existing in the school set up by the school head and staff.

Financial Administration: The management of financial resources including money, time and physical resources.

Challenges: Significant obstacles and tasks that influence the financial administration practices in the schools.

CHAPTER TWO

LITERATURE REVIEW

This chapter reviews literature relevant to the study. For the sake of convenience, the review is broken down into the following subheadings:

1. Funding secondary education in Ghana.
2. Sources of school funds.
3. Preparation of school budget estimates.
4. Disbursement of school funds.
5. Supervision of the school accountant and other accounting staff.
6. Auditing of school accounts.

Funding Secondary Education in Ghana

According to the 1992 Constitution of Ghana, secondary education should be made progressively free. Article 25 clause (1b) states: Secondary education in its different forms, including technical and vocational education, shall be made generally available and accessible to all by every appropriate means, and, in particular, by progressive introduction of free education (p27).

The concept of education being progressively free makes access and participation at secondary level 'non-compulsory'. Consequently, unlike the basic education, which the 1992 Constitution makes mandatory and compulsory for all young children and for which it makes it obligatory for the State to provide the needed funds, funding for secondary schools depends largely on equitable cost

sharing among the government, the parents and other stakeholders. By implication the Constitution suggests that compulsory access and participation should extend to secondary education when the economy of Ghana improves. At the moment, whereas the basic education level takes 50 percent of the Ghana Education Service (GES) total sector budget (primary, 30 percent and Junior Secondary School, 20 percent) the Senior Secondary School receives only 13 percent of the GES budget (Minister of Education 2001, p.13). However, budget allocation to the secondary education sub-sector is greater than that of Technical and Vocational Education (TVED) both of which have only 1.5 percent of the GES sector budget (Minister of Education 2001, p.13). Commenting on the budgetary allocation for the secondary education and the TVED, the Republic of Ghana (2002), opined that traditional funding for secondary education had been inadequate and the TVED especially had been marginalized for a long time. In the case of secondary education the committee then suggested that the schools' boards of governors should develop innovative ways of sourcing funds to support their respective schools so as to supplement the traditional sources of funds.

Sources of School Funds

Funds, according to Longman Dictionary of Contemporary English (1978), are sums of monies set aside for specific purposes. Funds also denote store or supply of non-material things for use when the need arises. For any school to operate effectively, it must have sufficient funds. This is because these are needed to translate curriculum and the functional objectives of the school into reality (Knezevich, 1984). School instructional and curriculum objectives can be

achieved when the school has sufficient funds to meet its capital and recurrent expenditures such as putting up buildings, buying textbooks and other teaching and learning materials, and paying the salaries of teachers and other staff.

Funds for the activities of the school come from various sources, (Commonwealth Secretariat, 1993; Owusu, 1998; Doudu, 2001). These sources of school funds include:

1. Central government grants.
2. Ghana Education Trust fund (GET fund)
3. District/Municipal/Metropolitan Assemblies
4. Parents and Pupils
5. Community groups
6. Foundations and charitable organizations

Of these, the major source of school funds is the central government (Adesina, 1990). Central government makes the largest contribution to the school funds because human capital theory suggests that investment in education has very high socio-economic returns for a country, especially a country that has limited resources. Owusu (1998) stated that central government makes a variety of financial provisions to the school in the form of:

- (a) Payment of salaries of teaching and non-teaching staff.
- (b) Payment of grant for expendable and non-expendable equipment.
- (c) Paying towards the construction and maintenance of school plant
- (d) Provision of pavilion in some cases.
- (e) Paying for the maintenance of school vehicles.

(f) Subsidizing, the feeding of pupils.

(g) Paying for the health maintenance of staff and pupils (pp114-115).

Owusu's (1998) views on central government's contribution to school funds corroborate those of Adesina (1990) and Commonwealth Secretariat (1993). For instance, Adesina explained that central government grant for schools falls under two categories of capital and recurrent grants. He pointed out that capital grants are bulk payments to the school authorities for the construction of new buildings, major repairs of old ones and the purchases of hardware school equipment like the equipment for the laboratories. Recurrent grants on the other hand cover teachers' salaries and allowances (Adesina, 1990).

In addition to the above, central government also makes indirect contributions to each school. For example, government contributes towards training of teachers, preparing syllabuses and other teaching and learning materials. Moreover, central government pays for inspectors and supervisors to help improve school work and setting.

Ghana Education Trust Fund (Getfund)

Apart from central government funding schools through the consolidated fund, the Education Trust Fund popularly known as GETfund is another source of funds for schools. The Ghana Education Trust Fund (GETfund) was established by an Act of Parliament (Act 581CA 2000) which was passed on 25th August, 2000.

The main objectives of the GETfund are to:

- I. supplement expenditure on infrastructure ;
- II. provide student scholarship at secondary and tertiary levels in addition to those administered under Scholarship Secretariat (which is in the government machinery budget);
- III. contribute fund to approve students' loan scheme;
- IV. provide additional grants to the tertiary institutions in selected academic programmes (Minister of Education 2001, p11).

**Funding from Local Authorities (District/Municipal/Metropolitan
Assemblies)**

Another major source of funding for school activities is the local authority. Owusu (1998) explained that in Ghana, it is the responsibility of local authorities (metropolitan, municipal and district assemblies) to provide and maintain school buildings, supply school furniture and supply other forms of equipment for the schools. These authorities to some extent are also responsible for helping some secondary schools, especially the newly established community schools.

Funds of the local authorities are generated from locally raised revenues (Commonwealth Secretariat, 1993) and the District Assembly Common Fund (Owusu, 1998). Even though the District Assembly Common Fund is to assist to strengthen the local authorities to meet their financial responsibilities towards developing and maintaining schools in their respective areas, this is always not so. The Common Fund is not meant for the promotion of the educational enterprise alone. The funds also cover the development and maintenance of other sectors of

social endeavours, such as provision of market stalls, clinics, post offices, and sanitation facilities for the people in the area. Internally generated funds of most local authorities part of which could be used to support development and running of schools are also often not enough. This is because many of these local authorities encounter a number of difficulties in collecting the tax partly because these local authorities lack sufficient trained revenue collectors and partly because most of these tax payers do not often respect and co-operate with the local government tax officers the same way as they do to central government tax officers.

Funding from Parents and Pupils

Asiedu-Akrofi (1978) stated that, parents are interested in the schooling of their wards because they want their wards to be better off than they with regard to employment opportunities, prestige, good living conditions and self identification (p.47). Asiedu-Akrofi's view is supported by Owusu (1998), who held the view that students and their parents are the immediate and direct beneficiaries of school education. Parents should contribute immensely towards schooling and should therefore play a major role in providing funds for the school.

The Commonwealth Secretariat (1993) outlined the various ways parents could contribute towards secondary education as follows:

- i. paying official tuition fees;
- ii. paying PTA contributions;
- iii. paying specific fee for building projects such as houses for teachers, dormitories for students;

- iv. giving of their time and skills to the range of activities from building work to coaching at sports;
- v. paying teachers for additional lessons taught and coaching, special duties and general welfare;
- vi. paying for resources such as textbooks, exercise books and writing materials, school uniform, desk and chairs, library and sports programmes;
- vii. Paying for the children's transport money, school meals and caution money (Commonwealth Secretariat , 1993. Module five p.4).

In Ghana, tuition fees from the basic to the tertiary levels in the public schools are relatively free. However, parents and guardians contribute monies to the schools in the form of other fees such as school facility user fees. For instance, in 2001 parents and guardians' contribution to educational delivery at the secondary school level in Ghana was €224,101 million (Republic of Ghana, 2002 p.191).

Commenting on the various ways parents should contribute funds towards their wards schooling, the Commonwealth Secretariat (1993) admonished school heads not to assume that all parents can make the same contribution, whether financial, in kind or in time to the school. This is because; income levels in both urban and rural areas are likely to vary considerably, so are the sizes of the families the students come from. The Secretariat, therefore suggested that a sensitive approach is required by a school head to first, differentiate between families and, second, to make provision for the students and parents who have difficulties with paying fees.

The head will need to accept that not everyone will be able to contribute to the same extent. When encouraging parents to contribute to the school, the head will need to target his efforts at those who have the means but may not have the will. To cater for the poorer families the head may need to set up or solicit special support funds to help pay fees of children who show promise but whose parents are poor.

In the case of pupils' own contributions to school fund, Doudu (2001) explained that a school can organize a sponsored competition of pupils for instance, in drama or sporting activities. During such activities, parents and other community members can be encouraged to contribute money or make pledges to pay specific amounts according to the performance of their wards or relatives to the school. In a school where performance in English Language or Ghanaian language is not so good, parents or relatives of the pupils could be encouraged to sponsor spelling and creative writing competitions in these languages. When this is done, it would help the school to raise funds and also boost the learning interest of the pupils.

There are other means by which the school can generate funds through the pupils. The Commonwealth Secretariat (1993) suggested that pupils may be a good source of school funds when they can be made to see the benefits such funds will give to themselves and the school. Generating funds through the pupils or with the pupils can be done through various ways such as farming, poultry keeping, pig and cattle rearing, bee keeping and art and craft making. Duodu

(2001) stated that goods and produce from these activities of the pupils can be sold to raise funds for the school.

Funding from Community Groups

According to Owusu (1998), the chiefs and people of the community in which the school is situated can make significant financial contributions, either directly or indirectly to the school. He outlined the contributions as follows:

- i. providing land for the school buildings, play grounds, school farms and gardens;
- ii. providing communal labour to carry out school development projects;
- iii. making per head financial contributions for the development of the school;
- iv. carrying out fund raising activities to raise funds for the school's development project;
- v. making special gifts to the school in the form of money, furniture, plaques, or a vehicle, by former pupils in the area as well as those from outside the area;
- vi. providing financial assistance of various types to the school by enthusiastic and public-spirited individuals and community members and groups (Owusu, 1998, p. 116).

Throwing light on the role of public-spirited individuals in the community, the Commonwealth Secretariat (1993) pointed out that within every community there may be individuals who could decide to help one or more schools on a significant scale.

Funding from Foundations and Charitable Organizations

Foundations and charitable organizations give financial support to schools in various ways. The Commonwealth Secretariat (1993) has catalogued a number of types of financial assistance foundations and bodies can give to schools. These include, providing land, buildings, equipment, personnel and cash. Republic of Ghana advised that government and educational institutions should encourage chiefs, individuals, churches and businesses to set up foundations and endowment funds to support education in the country. According to the report, the setting up of the Otumfuo Education Fund, Northern Ghana Education Trust Fund, Volta Trust Fund, Uniliver and Shell Education foundations should be emulated by traditional rulers, the business community and individuals..

Even though the head has a number of sources to solicit and obtain funds for the running of his school, Owusu (1998) and Doudu (2001) cautioned the heads to know that financial contributions from the sources discussed above do not always flow neatly and regularly to the schools. As Owusu has stated, the school head can be sure of receiving funds from government in the form of grants; however, the head has to work hard to ensure that the school receives funds from other sources. He further stated that the head's success in obtaining extra funds from non-traditional sources would depend on his foresight, sense of integrity, business acumen and a good relationship between himself, the staff, students and the community in which the school is situated. Doudu (2001) maintains that where Board members, the PTA and other education stakeholders are to make an effort towards obtaining extra funds for the school, they will do so with the

assurance that the head will exhibit sound accountability and ensure efficient use of funds at his disposal. Both Duodo and Owusu further agreed that if the head should make him self accountable for every expenditure that he makes, he would always obtain the necessary cooperation, assistance and support from his staff, students, board members and PTA when he wants them to assist him in soliciting funds for the school.

Preparation of School Budget Estimates

Before a school can source funds in the form of government grants, budget estimates would have to be submitted by the school head for consideration and approval before funds can be released. According to the Commonwealth Secretariat (1993), budgeting is the process of preparing anticipated income and proposed expenditure. The Commonwealth Secretariat's conception of what a budget is corroborates that of Owusu (1998) who also defined budget as the preparation of estimates for probable income and expenditure at a particular year. However, Millet (1954) considered a budget as work programme translated into monetary terms. That is why Owusu (1998) again stated that preparing and submitting budget estimates constitutes an important approval to obtaining funds to carry out the activities of the school. Whereas Millet (1954), the Commonwealth Secretariat (1993) and Owusu (1998) used the terms "Budget" and "budgeting" interchangeably, Mankoe (2002) tried to make a clear distinction between a budget and budgeting. According to him, a budget is not the same as budgeting. He therefore defined a budget as a financial plan that underlines an action, a document that shows an educational plan, spending plan

and revenue plan for a definite fiscal period. Mankoe further defined budgeting to include the entire cycle of preparation, approving and implementation of the budget. In his perspective a budget is part of the budgeting process.

In a school situation, Mankoe (2002) defines budgeting as a sequence of activities involving the following:

- a) Planning the school's educational programmes.
- b) Estimating the needed expenditure and revenues for implementing of the school's programmes.
- c) Seeking approval for the programmes and the expenditure.
- d) Using the budget to assist in managing the school's operations.

To this end, Mankoe (2002) advised school heads to regard budgeting not only as a periodic or an annual activity, but as a continuous process which must involve long-term study, thought and planning. He puts it this way: "Budgeting is part of the process through which governmental institutions achieve greater adaptability or maximum effectiveness day to day and year to year" (p. 127).

Types of School Budget

The Commonwealth Secretariat (1993) explained that a budget can be designed in many ways, it stated that, in the case of a school budget two basic designs have proved to be effective: The performance or school programmed budget and the traditional or line- term budget.

The Commonwealth secretariat described the performance budget as a device, which serves as an instrument for carrying out the school's plans. This type of budget focuses on the benefits accruing to the school. Consequently, the

performance budget encompasses income and expenditure as well as describing what is to be achieved after each item of the budget is expended. On the contrary, line-term budget merely lists estimated incomes and the items to be funded. It does not include what is to be achieved after the budget has been executed.

Millet (1954) and Adesina, (1990) both identified a number of approaches to budget preparation. Adesina, stressed that the plan for preparing the school budget should involve approaches such as:

1. the educational plan which defines the policies of the school, its programmes, and activities as well as other educational services to be carried out by the school;
2. the expenditure plans of the school, which translates each of its educational programmes or service with cost;
3. finally, the financial plan of the school, which sets out the means of meeting the cost of educational, programmes and services.

The three approaches to the preparation of budget according to Millet's (1954) perspective are: preparing a budget according to administrative units, work programmes and finally in terms of input elements. In a school situation, what Millet meant by preparation of budget in terms of administrative unit is for example, making each department to prepare its own budget according to the department's own needs. Millet stated that there is flexibility in preparing budgets according to administrative units or departmental level. This is because; this type of budget enables each department to have the discretion to determine how the money allocated to it in lump sum will be spent. Consequently administrative

unit budget makes delegation of authority at the department level efficient and effective.

In the case of constructing a budget in terms of work-programmed objectives, Millet (1954) was of the view that the basic unit of this budget planning is a work programme. He further explained that the task of school authorities become that of identifying work units to be employed for budget purposes and also of relating cost of the budget items to goals or services of the school. The implication of this type of budgeting is that, instead of various departments preparing their individual budgets, the departments rather submit their programmes to the head of the school, who would summarize the satellite departments' work programmes into one composite budget of the school.

Millet (1954) explained that the resources that must be devoted to accomplishing particular programme and objectives of the school are classified into two namely: personal service and supply service. Thus, one has to estimate for input element in the form of personal service and supply service. According to Owusu (1998), in Ghana, a new approach to the preparation of budget estimates in terms of input elements is known as Medium Term Expenditure framework (MTEF), which was introduced in 1999 to integrate the traditional Capital Improvement Expenditure and the Recurrent Expenditure into a unified form. The MTEF compresses items 1-9 of the traditional budget into items 1-4.

Owusu (1998 pp. 121-124) presented the recurrent and capital improvement expenditure as:

- (i) Personal Emoluments

- (ii) Travels and Transport
- (iii) General Expenditure
- (iv) Maintenance, Repair and Renewal
- (v) Other Current Expenditure
- (vi) Subventions
- (vii) Renovations
- (viii) Plant, Equipment, Vehicles
- (ix) Furniture
- (x) Construction

Medium Term Expenditure Framework (MTEF) comprised:

- (i) Personal Emolument
- (ii) Administrative Activities
- (iii) Service Activities
- (iv) Investments Activities

Owusu (1998) admonished that whichever form or type a budget may be, the school head must know the range of educational activities of his school system during the ensuing year. He further pointed out that when preparing or directing the preparation of the school budget, the head should endeavour to receive guidance from the District or Regional Director on how a budget should be prepared using the current approved method. Also, the head should consult other document such as:

1. Financial and Accounting Instructions for Secondary schools, Training Colleges and Educational Units (FAI).

2. Financial Administration Act 645, 2003 (FAA).
3. Internal Audit Agency Act 658, 2003 (IAAA).
4. Public Procurement Act 663, 2003 (PPA).
5. Financial Administration Regulation, 2004 L. I. 1802 (FAR).
6. Audit Service Act, 2000 Act 584 (ASA)

Apart from consulting the relevant administrative directives and laws relating to budget preparation and disbursement, the school head should further be guided by:

- (i) The Principle of limitation of time
- (ii) The Principle of limitation of powers
- (iii) The Principle of zero budgeting

Owusu (1998) explained that the Principle of limitation of time is that the head in preparing the budget estimate is enjoined to prepare what would cover the fiscal year. This principle, however, does not apply to the capital expenditure budget of the school. On the principle of limitation of powers, Owusu explained that in preparing a budget estimates for the school, the head should endeavor to consult and obtain approval from his superior officer before budgeting for new programmes of the school.

With regard to zero budgeting, Owusu (1998) again explained that, it refers to a situation where the school in preparing a budget estimates the head does not merely, copy, word-by-word, item-by-item from the previous budget estimates. Each budget year's demand should be considered afresh.

The Journey of a Budget

Berkley and Rowise (1984) summarized how a budget should travel from the school to its final approval stage. According to them, budgeting is a lengthy process that begins with a small subunit (for instance a school or a department) identifying its needs for the coming year. The school or the department then submits its budget figures to a higher level for approvals and also to be incorporated in a large corporate budget. As the budget travels to each stage, its figures are customarily reviewed and frequently cut back.

Eventually, the entire budget estimates from the department then converge in the organization's budgetary department or in the office of its chief executive or both. Berkley and Rowise (1984) added that, from the organization's head office, the figures travel to the government overall budgetary department of the country (for example, Ministry of Finance and Economic Planning). According to the Minister of Education (2005), the budget statements received from the MDAs or the schools is the summary of estimates for the current year, their performance in the previous year, as well as the economic policies to be pursued by the MDA or the school in the current year. At the ministerial level the estimates are once again reviewed and reshaped before they are submitted to Parliament for approval (Owusu, 1998). When Parliament receives the budget statement, it then initiates debate on the budget estimates of the various MDAs. These drafts are subsequently considered by the select committees of Parliament at different sittings. Thereafter the reports of these committees are collated in draft Appropriation Bill and then submitted to parliament for further debate and

subsequently passed into law. Even though the Medium Term Expenditure Framework (MTEF) is prepared on three- year basis, the Appropriation Law covers only the first year. Owusu (1998) further stated that the approval of budget of the school does not automatically mean funds are immediately made available to the school. The Treasury has to issue Financial Encumbrance (FE), which certifies that funds are available for spending before the head is authorized to begin spending on the new vote. After the authorization from the Treasury, the funds are now made available for disbursement in the school. After a school budget is prepared, it should be monitored and supervised by the school head in order for the school to achieve efficient and effective results in its implementation. The Commonwealth Secretariat (1993) advised that the monitoring and supervision of the school budget should go on through out the year. As part of the monitoring, the total amount of income and expenditure is consolidated in a yearly financial account, which should be drawn up according to strict procedures for preparing school accounts. This would make it impossible for anyone to camouflage operations in the books and also make it possible for the Ministry of Education and other accredited branches of government to check and validate the accounts regularly.

Disbursement of School Funds

The disbursement of school funds is the process of executing a school budget that has been approved for spending. It is also the implementation and final stage of managing the school budget. This stage also involves monitoring, supervision and control of votes in the budget (Commonwealth Secretariat, 1993). The disbursement of school funds or the execution of school budget further involves fiscal control of the funds. Millet (1954) stressed that, "the whole process of budget execution is often described as "fiscal control" He went on to state that the authorizing appropriation is an important operating task of the management of any public organization.

Owusu (1998) explained that authorization to begin spending departmental vote goes down the line to an administrative agent such as the school head. Owusu's submission supports the Commonwealth Secretariat (1993), which explained that once the appropriate authority approves the budget it becomes the basis for financial decision to be made on how to disburse the budget by the school head. The Secretariat further stated that each item of expenditure the head makes should be subjected to rules and regulations governing the spending of funds and to good accounting practices. It is because of the need for the school heads regularly to obey the necessary rules and regulations governing the use of school funds that Millet and Owusu opined that in disbursing school funds a school head has to satisfy two aspects of responsibility with regard to the fiscal control measures. First, the head has to carry out the activities of the school within the limits of funds made available to the institution; and second, to obtain

the greatest possible returns for the use of the funds. What they mean is that in disbursing school funds, the head should make efficient use of the funds. It is because of the need for school funds to be used efficiently that Owusu cautioned the school heads to know that, fiscal control measures should not mean restricting the use of funds and leaving the work of the school undone, even when funds are available. Owusu (1998) put it in this way:

The most important aspect of the head's functions is to make sure the planned work is accomplished, given funds, and not to place unexpected limitations on expenditure of funds to the detriment of work accomplishment (p.127).

For instance, as the head tries to make the best use of funds approved for him to disburse, he should endeavour to take note of the problems of observing the legislative intent of the country. According to Millet (1954) the spending of public funds by an administrative agent entails observing two major limitations which are general in nature. Millet called these limitations, specific and implied. The specific limitation is the codified rules and regulations governing management of public finance. In Ghana, some of these rules and regulations are contained in the Financial Administration Act 654, 2003 and Financial Administration Regulation 2004, LI 1802. These laws regulate the financial management of the public sector and prescribe the responsibilities of persons entrusted with financial management of the government institutions. They further seek to ensure the effective and efficient management of revenue expenditure,

assets, liabilities as well as other resources of government institutions (Memorandum to the Financial Administration Law 654, 2003).

The problem here as Millet (1954) noted, is the limitation imposed on how much a public officer is authorized to spend at a particular time. As he puts it:

Administrative officials who direct the expenditure of funds for an amount in excess of those authorized for an appropriation is personally liable for suit to recover the excess. In other words, it is illegal to spend amounts larger than those set forth in an appropriation (p.233).

In Ghana, for instance, the Financial Administration Act stipulates restrictions and sanctions on public officers who are cost center managers. Also, Millet advised heads of public institutions to note that in addition to the existing laws and other regulations which may restrict their power to spend; new ones may be enacted by the legislature from time to time, which must also be adhered to whenever public funds are being disbursed.

Another good example of specific limitation that the school should not overlook is the consequences the head would bear or suffer when he fails to effectively monitor and supervise the duties of the bursar and other accounting staff resulting in any financial loss to the school. Financial Administration Instruction (FAI) has outlined the duties and power of the school head over the bursar.

Supervision of the Bursar and other Accounting Staff by the School Head

As noted above, the first duty assigned to the head in financial administration of the school, is the supervision of the bursar and other accounting staff (FAI, 1979). Owusu (1998) stated that, it is necessary for the school head to exercise adequate supervision over the work of the accountant and other accounting officers of the school. This is because supervision will enable the school head to monitor and be abreast with all the activities of the accounting staff.

The work of the bursar, like any other worker of the school, is a delegated duty for which the head must retain the final authority and responsibility. Should there be any financial malfeasance on the part of the bursar or any of the accounting staff, it is the school head that would be held responsible for those lapses. Since supervision of the bursar and his staff, is an important duty of the school head, Owusu (1998) advised school heads to endeavour to acquire basic accounting knowledge, which would enable them to check the accounting books. He went on to state that in preparing the annual budget estimates, the head should direct the bursar as to what items to be budgeted for in the estimates. This is not all; it is important for the head always to make sure that records of items of all forms are entered correctly in the school cashbooks and other accounting books. If for of want of time, the head cannot check the records in the accounting books himself, he can set up a committee made of senior members of staff with accounting background to go through records and report to him.

Another important duty of the bursar that requires close supervision by the head is the writing of cheques for payment or for cashing money for the school. The Commonwealth Secretariat (1993) stated that, before a head appends his signature to a particular cheque prepared by the bursar, he must ensure that the following conditions must be satisfied:

1. Whenever cheque figures are written in words, there should be no space in between the words. Also any space left at the end of the word (only) should be covered with one ruled line.
2. The amount in figures should be written as close as possible to the cedi sign (¢) and the zeros written to represent no pesewas. The remaining areas uncovered should be covered with double ruled lines.
3. The following figures should be watched carefully as they can be easily forged: 9 nine (ty), 8 eight (y), 7 seven (ty) and 4 four (ty).
4. Change of signatures should be communicated to the bank immediately.
5. Any form of alteration on the cheque, must be counter signed by both signatories (the head and the bursar). However, when the alteration involves changing both the amount in words and in figures, a fresh cheque must be written and the wrong one cancelled or destroyed
6. Both signatories must countersign the counterfoil and the head must ensure that the amount on the cheque agrees with the amount on the counterfoil.

The above are examples of specific limitations (precautions) the school head is obliged to take note of and observe in the management of public funds. But, apart from specific limitations, there are also implied limitations that the head should equally take note of when managing school funds. These implied limitations do not have the force of law, neither are there procedures through which they can be enforced in the actual execution of the budget. Millet (1954) gave a few examples of implied limitations to include, the pledges the school head may make about his intentions to spend certain funds, which he requested or sourced for. Once the head promises to buy something for the school, both the teachers and the students would expect him not to renege on his promise. The head should also be prepared to face criticism either from the staff or from an auditor about how some funds are spent by him.

Having observed the legislative intent and its limitations, the school head must be acquainted with the accounting procedures in the disbursement of funds in the school. This is because as Millet (1954) put it, the techniques and procedures of controlling the expenditure of funds center on proper accounting. Millet further added that a careful recording of financial transactions is an indispensable management need because school funds are public funds and spending of public funds must be accounted for appropriately. Millet's conception of the need proper accounting techniques and procedures for public schools is supported by the Commonwealth Secretariat (1993), which also described accounting as a phenomenon which involves seeking to ensure that the order to pay is legal and that payment is effected and recorded in the general financial

account covering all money spent in accordance with the budget. In a school situation, the accounting system involves preparing students' bills for the term, recording fees and keeping different books, ledgers, journals and purchasing books (Asiedu- Akrofi, 1978).

To facilitate an effective accounting system and good financial record keeping, the school must keep clear and accurate information on all transactions.(Common wealth Secretariat, 1993). According to Asiedu-Akrofi (1978), the accounts clerks who work under the direct supervision of the bursar or the accountant perform the book keeping function of the school. The bursar, on the other hand, is responsible for keeping good records of income and expenditure of the school. He is therefore the chief financial advisor to the head. The bursar has to provide the head with the up-to-date financial position of the school so that the estimated votes are not exceeded.

Auditing School Accounts

As part of the financial management functions of the school, the head has a duty to give financial reports to the school Board of Governors, the District and Regional Directors, the Controller and Accountant- General and the Auditor-General. This duty can be effectively performed when competent auditors audit the school accounts.

Furthermore, school funds are public funds. The public therefore expects that those responsible for handling and spending public money are held fully accountable for the use of that money. Auditing school accounts would help improve the management efficiency of the school head and also make the public

realize the true stewardship of the school head as a public officer. According to the Commonwealth Secretariat (1993), auditing is the process of examining and evaluating in detail the accounts of an organization by auditors who are qualified and competent to do so for the period under review. Auditing school accounts is therefore certifying whether money allocated to the school has been used according to the rules and regulations concerning financial transactions of the Education Service in particular and audit laws existing in the country in general. That is why in his audit report to Parliament on the accounts of pre-university educational institutions for the four years 1997-2000 the Auditor-General introduced his report with the following paragraph:

The audit was conducted with reference to Financial Administration Decree (FAD) 1979 (SMCD 221), Financial Administration Regulation (FAR) and the Financial and Accounting Instruction (FAI) issued by the Ghana Education Service (GES) as well as generally accepted auditing standards (p,vii).

Purpose of Auditing School Accounts

The purpose of auditing school and other public institution accounts is contained in section 13 of the Audit Act, 2000 (Act 584). School audits are examples of public audits. As Public Audit Forum states, public auditing is an important link in the chain of accountability, first upward to the elected or appointed members who provide resources, and second downward to the consumers and beneficiaries, taxpayers and the community at large. To make

school management efficient, auditing the school financial transactions should be regularly undertaken. Regular auditing would help uncover irregularities in financial matters whether those matters are due to outright fraud and corruption or to laxity in following proper procedures. It also helps in establishing confidence that public money is being properly spent (Standard in Public life report cited in Public Audit Forum).

Types of Auditing

According to Commonwealth Secretariat (1993), there are two methods of auditing school accounts. These are internal and external auditing. Internal auditing is usually a management activity in the school or the institution. Its services are intended to ensure regular and frequent checks on the school financial transactions and records (Commonwealth secretariat 1993).

According to Roth and Croaks (2005), the purpose of internal auditing is to review and assess independently management practices, including controls in major financial, administrative and operating areas, and recommend improvement wherever beneficial. They concluded by saying that internal auditing is designed to help management achieve its business objectives by identifying weaknesses and opportunities to improve the efficiency and effectiveness of the department management practices.

To make internal auditing in the public secondary schools and other educational institutions efficient and effective, the Ghana Education Service Council issued a new internal audit mandate on 7th April 2003 as a basis upon which internal auditing is to be conducted in the pre- tertiary institutions under the

Ghana Education Service. The main duties and responsibilities of the new internal audit mandate is contained in the Director General of Education's letter dated 7th April, 2003 (see Appendix V1).

It is important to note that this policy of the GES internal audit mandate (Appendix VI) was formulated in fulfillment of the obligations imposed by the then Financial Administration (FAR) LI 1234, 1979. However, in June 2003 a new policy known as Internal Agency Act (658) 2003 was passed by Parliament. According to the memorandum accompanying the new policy mandate, internal audits in public institutions that operated under the Financial Administration Decree 1979 (SMCD, 221) mandated the Auditor-General to carry out both internal and external audits in public organizations in Ghana. The memorandum was not happy with the previous arrangement because that type of arrangement revealed some limitations in terms of scope of work and also the reporting relationships that existed between the auditor and the auditee. The new internal agency Law therefore sets up standards and procedures and ensures that financial, managerial and operation information reported internally and externally is accurate, reliable and timely (Memorandum to Internal Audit Agency act 658, 2003, p. 1). The Law also establishes a Central Internal Agency to enhance efficiency, accountability and transparency in the management of resources in the public sector (Memorandum to Internal Audit Agency Act 658, 2003 p.1).

Functions of the Internal Audit Agency

Article three (3) of the Internal Audit Agency Act empowers internal auditors to ensure that financial, managerial and operating information reported

internally and externally is accurate, reliable and timely. Also, the auditors should make sure that all financial activities of the Ministries, Departments agencies (MDAs) and Metropolitan/Municipal/ District Assemblies always comply with laws relevant policies and appropriate standards and procedures. To ensure that national resources are adequately safeguarded, sub section (4) of the Act, further enjoins the internal auditors to monitor, undertake, inspect and evaluate financial operations of MDAs where they are situated. An important point to note is that, though members of the internal agency unit may be employees of the institution where they are operating, the auditors are autonomous in terms of control from the management of the organization they audit (section 16(1)).

Section 16, subsection (4) of the Act makes it mandatory for an internal audit unit to submit the report of its findings to the Director General of the Internal Audit Agency who is not under the control of any unit (department). Should any financial malfeasance be detected in the report submitted to the Director General, section 25 of the Act has outlined diverse degrees of financial offences and their corresponding sanctions to be invoked (see Internal Agency Act 558, 2003). According to the Commonwealth Secretariat (1993), external auditing of school accounts gives an independent report on the performance of the school. Usually, external auditing focuses on establishing the truth and fairness of the accounts. It does so by adding credibility to financial statements and records of school's financial transaction

as well as confirming whether the school has complied with the financial statutes and regulations in the disbursement of its funds.

The Commonwealth (1993) Secretariat has again stated that the functions of internal and external auditing may seem to overlap. However, it should be noted that whereas internal auditing is a management measure aimed at ensuring daily efficiency in management of school funds, external auditing aims at evaluating the adherence to the accepted principles, practices and statutory provisions of managing financial transaction. The two types of auditing school accounts are therefore complementary to each another. In Ghana, by Law, the Auditor –General conducts external auditing of public institutions.

According to Article 187(2) and section eleven (11) subsection two (2) of the Audit Service Act 584, the public accounts of Ghana and of all public officers, including the courts, the central and local government administrations, of the universities and public institutions of like nature, of any public corporation or other body or organization established by an act of parliament shall be audited and reported on by the Auditor-General (p. 7).

The scope upon which the Auditor General, who is an external auditor is mandated to audit public school accounts is contained in Audit Service Act 584, 2003 (see section 20 (2) p. 10). In pursuance of his functions outlined in the Audit Service Act, the Auditor- General in his report to Parliament dated September 2004, covering the period of 1997 to 2000 audit year, made the following findings in some of the public secondary schools:

(a) Non-collection and outstanding debt.

The Auditor General reported that, as a result of ineffective collection and debt recovery system, students, staff, and others were indebted to institutions by ₦29.19 billion as at 31 December 2000. The Auditor-General was therefore not happy that students' debt to the schools alone had risen from ₦4.38 billion in 1999 to ₦6.17 billion (Auditor General 2004, p, x).

(b) Non-remittance of EDSAC fees

The report noted with concern that the total credit balance that the schools had failed to pay to Educational Sector Adjustment Credit (EDSAC) textbooks accounts had also increased from ₦511.6 million in 1999 to ₦1.12 billion in 2000.

Furthermore, the report was not happy that the schools owed its creditors a total of ₦6.34 billion as at December 2000

(c) Procurement and contract irregularities.

The Auditor-General reported financial errors arising from inadequate procurement procedures. He was not happy that the failures of the institutions to procure items on competitive prices had cost the government ₦814.4 billion. He therefore urged the school heads to endeavor to always obtain a minimum of three quotations for all purchases to ensure value for money and prudent stewardship.

(d) Unacquitted payments.

The Auditor-General was not happy that some schools had failed to provide relevant receipts and other supporting documents in support of their payments. The report lamented that a total amount of ₦236.1million could not be acquitted (accounted for) by various institutions.

(e) Misappropriations and losses of school funds.

The Auditor-General reported that through financial irregularities and misappropriation, the bursars and other accounting staff had made the schools incur a total loss of ₦190.9 million in the 2000 audit year alone.

(f) Store irregularities

The report stated that contrary to Section 37 (part ix) of the Financial and Accounting Institution (FAI) for secondary schools, various store items worth ₦84.0 million were either not recorded in the store ledger before usage or not supplied. The Auditor-General, therefore, recommended that schools should endeavor to comply with existing regulations governing store management in schools.

(g) Outstanding imprest

The Auditor-General noted that most schools could not account for the various imprests used. The Auditor-General was further unhappy that a total amount of ₦55.7million could not be accounted for. He therefore and

blamed the lapses on ineffective monitoring and supervision on the parts of the school heads.

(h) Unearned salaries

Another query from the Auditor-General was the unearned salaries totaling ₦26.5million paid to separate members of staff due to delayed deletion of ghost names from the payroll. The Auditor-General therefore requested the schools to ensure the timely processing of inputs to the Controller and Accountant –General’s Department for early deletion of ghost staff names to prevent further loss of public funds.

(i) Withholding tax-not deducted / not remitted.

According to section 455 of the income tax decree 1975, the schools are required to deduct five (5) percent of amount paid for goods purchased or services rendered to the school and pay such amount to internal Revenue service (IRS) promptly. Unfortunately, at the time the Auditor-General had the school’s accounts audited in December 2000 most schools had failed to pay the taxed amount to Internal Revenue Service. The report was unhappy that a total of ₦24.7 million had not been remitted to the Internal Revenue Service (IRS).

(j) Unreturned library and textbooks by students and staff.

Another disturbing aspect of the Auditor-General’s report was the failure of both students and teachers to return borrowed library books and textbooks in their possessions.

The Auditor General puts it this way; "During the four year period 4658 library and textbooks had not been returned by students and staff to the various institutions, which had deprived other students of the use of the books" (p.xii).

Records and Books of Accounts for External Auditing

The focus of the external auditing is establishing the truth and fairness of the school accounts. Therefore, as the Commonwealth Secretariat (1993) has stated, accounts and records are very significant because auditing them enables the auditor to review the school accounting systems and also give professional opinion about the state of the school accounts.

A primary record in the school financial statements is the General Ledger. Commonwealth Secretariat (1993) explained that the general ledger consists of figures and records from various journals, which should give the daily records of the financial transaction of the school.

Auditors are also interested in the school cashbooks. The Commonwealth Secretariat defined the cashbook as the recording of the daily cash income and expenditure of the school.

The school cashbooks are the students' cashbooks, where only income obtained from fees paid by students is recorded and the main cashbooks, where the income and the expenditure of the school from other sources are recorded.

Usually, the cashbooks would state the date of the cash received or spent, a full description of what is bought and the actual cost of items bought. Almost all assets, liabilities, income and expenses are made clear through the cash accounts.

The auditors will spend time carefully examining the cashbooks to establish the validity and reliability of the financial statements of the school.

Other school records which the auditors examine in the school financial transaction systems are payment vouchers, purchase invoices, receipt books of inventories and cheque books. The Commonwealth Secretariat (1993) says these are primary documents, which the school authorities must submit to the auditor for verification, inspection and evaluation before a report is written and an opinion given on the state of the school accounts.

Other records that should be submitted to an auditor for examination are bank reconciliation statements of the school. Commonwealth Secretariat defines bank reconciliation as statements, which compare the balances obtained from the bank with those shown in the school records. The bank reconciliation can help the auditor to determine the extent of book keeping errors by either the bank or by the school account clerk. It would help the auditor to know whether there have been unauthorized withdrawals.

Audit Report

After the auditor has examined the relevant accounts books of the school, he issues a report covering the part of the financial year to which the accounts relate. In his report, the auditor advises or gives recommendations on how to improve upon the financial transactions.

Commonwealth Secretariat (1993) stated that the auditor's report should be clear, constructive and concise. As the Secretariat puts it, the auditor should point out in writing to the authorities:

1. Weaknesses or strengths in the accounting system of the school.
2. Deficiencies in the financial control system.
3. Inadequacies in the financial policies and practices.
4. Non-compliance with the accounting standards and legislation.

Audit Queries and Response by the School Head

According to the Commonwealth Secretariat (1993), audit queries can be raised where errors have been detected in the accounting records. These errors can be due to wrong entries or omission of some vital information. If there are any queries, the head assisted by the accountant will have to respond to them by giving clarification of errors and discrepancies in the accounts of the school. For example, an auditor may raise a query to the head of a school seeking an explanation on disagreement between the trial balance and the statement of accounts.

Commonwealth Secretariat says when responding to an audit query the head can take any of the following steps:

- (a) Submitting further information to the auditor on the queried items.
- (b) Letting the auditor inspect the assets and stores.
- (c) Going over the Trial Balance with the auditor checking;
 - I. The totals
 - II. List of creditors
 - III. Transferring or entering all the accounts books in the trial balance
- (d) Going over the cashbook and other financial documents and statements to locate errors and omission or any evidence of fraudulent payments that may

have been made in the transactions.

- (e) Considering making adjustments by reviewing assets as against liabilities.
- (f) Considering writing off bad debts

The school head must take pain to understand the trial balance of the school accounts. This is because, as the Commonwealth Secretariat stated, the trial balance summarizes the effect of all financial transactions on the school accounts. It would, therefore, help the school head and the auditor to get a preliminary view of the account before a balance sheet is written and the audit report finalized. Where the school head fails to answer all the queries satisfactorily, the auditor will present what is termed as a qualified audit report. This is a report in which the auditor has been unable to obtain all the information and explanation he considers necessary. It is this final report, which is presented to the parliament for further action. At the parliamentary level, the Finance Committee may invite the school head to explain why there are lapses in the school financial transactions. It is at this point that, the head's position as a public officer accountable to the people of Ghana through their representatives becomes completely realized.

Summary

In reviewing the literature, a number of issues emerged. For instance, it was observed that though the public secondary schools in Ghana have many sources that they obtain funding from, the funds that they actually obtain from these sources (some of which are regular) are not sufficient to finance their work programmes efficiently. Consequently, the heads of the schools are called upon to

endeavour to generate their own funds internally to supplement what they get from their regular or traditional sources.

Another issue that emerged from the literature was that there was the need for the heads to make efficient use of the money they obtain or generate themselves so as to get the greatest returns for their schools. To do so, the heads have to supervise their bursars and other accounting staff effectively. To be able to do effective supervision of the bursar means the heads should be equipped with relevant knowledge and training necessary to enable them discharge their supervisory duties effectively. Furthermore, it was read from the literature that there is the need for the heads to put in place the necessary control measures that will prevent fraud and forgery in their schools.

In the next chapter, attempts would be made:

- a. To find out the extent to which these issues exist in the area under study.
- b. To find out the extent to which these issues are being enhanced or addressed in the area under study.

CHAPTER THREE

METHODOLOGY

This dissertation was to identify the financial administration practices in the Accra Metropolitan public schools. The current chapter is devoted to describing the procedures that were adopted to undertake the research. Consequently, the various processes that the researcher went through to arrive at the instrument that was used for collecting the data have been described. Also, the methods used in selecting the sample for studies as well as the research design employed have been explained.

Research Design

Generally, the research is a descriptive survey. Behling, Orlando and Law (2002) have described survey research as the method of gathering data from respondents thought to be representative of some population, using an instrument composed of closed structure or open-ended items (question). It was thought appropriate to use survey method because it is the dominant form of collecting data in education and other social sciences (Fink 2002). The survey design was further found appropriate for use for this study because it looks at the phenomena under consideration accurately and describes precisely what the researcher sees or finds out.

Population

The population of the study consisted of heads and bursars of senior public secondary schools in the Accra Metropolitan area. The study comprises all the schools in the Accra Metropolis with 20 heads and 20 bursars making a total of 40 respondents. Since the public senior secondary schools in the Accra Metropolis were only 20, all the heads and the bursars were invited to participate in the study. Out of the heads, 12 are females whilst the remaining eight are males. Of the bursars three are females and the remaining 17 are males. The heads of the schools are in charge of the day-to day administration of the school academically, financially and socially. The bursars on the other hand, are financial advisors to the heads and the schools. They record and prepare financial statements and also take custody of the schools' finances and other financial materials.

. Sampling Technique

Since all the 20 schools' heads and their bursars were involved in the study, the census technique was adopted. All the schools in the metropolis were believed to have almost the same characteristics in terms of financial management and administration of schools with the heads being the financial managers (Owusu 1998) and the bursars being advisor to the head and the school.

Development of the Instrument

A six-dimensional questionnaire was developed and administered to the respondents. The questionnaire had six main sections (A, B, C, D, E, F). Corresponding to the six dimensions are: Personal Data; Knowledge of financial

administration of schools; procedure to regulate expenditure of funds in schools; sourcing for funds for school; disbursement of school funds; systems to prevent forgery and fraud in schools.

Apart from the personal data, which had two items, the rest had the following items: Section B had approximately four items with seven sub items; Section C had two items with three sub items, Section D had four items with twenty-two sub items; Section E had four items with twenty-eight sub items and finally Section F had ten items with approximately forty-five sub items. In all, there were twenty-five items with approximately ninety-five sub items. All these items and sub items were analyzed (Appendix III).

The format that the instrument was shaped after is a design of attitude scaling methods suggested by Oppenheim (1966). The basic structure of the questionnaire was based upon Likert-type scale and described by Dumas (1999) as an instrument that requires the individual respondents to make a decision on their level of agreement on a four- or- more point scale with a statement. Dumas stated that, the number designated for each response (by the individual) becomes the value for that response and the total score of the entire instrument is obtained by adding up all the values for each response. The Likert-type scales according to Taylor and Heath (1996) have become one of the dominant methods of measuring social and political attitudes. The researcher therefore adopted it because Likert scales help in determining values as well as views, attitudes and experiences of respondents.

The instrument was mainly a structured questionnaire with responses to the items arranged in ascending order "1" to "5". The respondents were instructed to respond to each item or sub item once only (see Appendix III for instrument).

The first part of the questionnaire (section A) was on demographic data of the respondents. The respondents were required to indicate how long they had worked with the Ghana Education Service (GES) as well as indicate how long they had served in their present position as heads. The minimum working experience with the GES was pegged at ten years (item 2 of personal data), because it was assumed that after graduation from university, one required at least, ten years to become a headmaster or headmistress of a public secondary school. Section B of the instrument had four items and seven sub-items dealing with "knowledge of financial administration of school". The item required the respondents to indicate how much knowledge they had in the various aspects of financial administration before and after they were appointed heads. For example, the respondents were asked in separate questions whether they took a course or courses in financial administration before and after they were appointed heads. The respondents were also asked to rate themselves on the extent of the knowledge they perceive to have had on any of or all the seven main aspects of financial administration of schools (Commonwealth Secretariat, 1993) before and after they were appointed as heads.

The section comprised the following factors:

- (a) Preparation of budgets
- (b) Financial reporting

- (c) Sourcing for funds
- (d) Preparing financial statements
- (e) Disbursement of funds
- (f) Store keeping procedures
- (g) Auditing school accounts

For section B of the questionnaire, the four items and the seven sub-items that dealt with knowledge of the heads in financial administration were identified from available literature. Section C of the questionnaire originally contained one item that instructed the respondents to arrange the various procedures that regulate expenditure of funds on their schools.

These procedures were arranged randomly and respondents were required to rearrange them in the order of what pertain in their schools by indicating against the procedures 1,2 to 10 (item 5 of appendix III). When the instrument was pilot tested, it was found appropriate to add one more item to section C. The item added was to elicit information from the respondents on how often they consult the vote book, school financial regulations and laws regulating public funds expenditure before procuring goods and services for the school (see item (6) Appendix III).

The sub-items of item (6) comprised how often the respondents consult the following factors before expenditure of school funds is incurred:

- (a) The school's vote book
- (b) Financial administration regulation 2004 (LI 1802)

- (c) Financial Administration Instruction for schools and colleges
(FAI)

- (d) Public procurement law 2003

Section D of the questionnaire originally contained items 7, 8, 9, 10, 11, 12, 13, and 14.

These items enabled the respondent to answer the question relating to “sourcing for funds for the school”. Item 7 contained seven sub-items; item 8 contained nine sub-items, and item 10 also contained eight sub-items whilst item 14 contained three sub-items. When the questionnaire was pilot tested, Item 7 was found not to answer the construct “Sourcing for funds for school”. It was therefore moved to section E, which answered the construct “disbursement of school funds”. Items 9, 11, and 12 of the questionnaire were found to be confusing to the respondents, they were therefore deleted. Item 13 of the questionnaire was found to have a low factor loading and was therefore modified (see appendix III of item 9). After the pilot testing, section D of the instrument was modified to contain the following factors:

- (a) How the schools obtain funds from known traditional sources such as Government grants and school fees.
- (b) How the schools generate funds internally to supplement the traditional funds using their own initiatives. Examples of these means are: hiring out school premises for a fee, sale of arts and crafts and produce from school farms and gardens.

(c) How often do the students pay all their fees before the close of each school term?

(d) To what extent do the students owe school fees by the close of the academic year?

Section E, of the questionnaire deals with disbursement of school funds. Before the pilot testing, the draft questionnaire contained four items, namely items 15, 16, 17 and 18. Items 16 had three sub items while item 18 had six sub items. Items 15 and 17 did not have sub items. After the pilot testing, it was found out that items 15 and 17 did not contribute much to answering the construct. Item 17 which had a very low factor-loading factor was eliminated whilst item 15 was expanded to contain three sub items.

Section E was consequently revised to contain the following factors:

1. Expenditure on capital items
2. Expenditure on non capital items
3. How often money is spent on both capital and non capital items
4. Factors that impede disbursement of school funds

The final section of the questionnaire was section F whose construct was "Systems to prevent forgery and fraud in schools". This section contained the highest number of items in the questionnaire. After the pilot testing, the items that were found to have a variance below 0.4 were modified and consequently ten items were constructed to answer the construct.

The information elicited through the ten items included the following:

- (a) The number of times the school heads check entries of accounting items in the academic year
- (b) The number of times the school heads detect anomalies when checking entries in the accounting books.
- (c) The reasons that have made the respondents to put in place a financial committee in their school, if any
- (d) How often balance sheet and trial balances are prepared and inspected in the schools.
- (e) The mode of payments that existed in the schools
- (f) The type of receipts accepted in the schools
- (g) How the schools make up for unexpected future expenditure when the head is away from school for some period of time

In order to elicit information from the bursars to cross check with that of the heads, another questionnaire was designed and administered to the bursar to respond. It was thought that in order to explore effectively the challenges that school heads faced in public secondary schools, the views of the bursars who usually act as financial advisors and also take part in managing the school funds should be sought (See appendix IV).

Instrument Validation

The questionnaire was first tested for content and face validity to determine if it measured what it was intended to measure. To carry out this procedure, a draft questionnaire was initially prepared and given to three Masters of Educational Administration students who had completed their course work in

educational administration to review. After they had reviewed the questionnaire, it was sent to the researcher's supervisor for further review and approval.

Testing of Instrument

The pilot testing of the instrument was undertaken in five out of seven public secondary schools in Tema Municipality. The study was undertaken between 13th and 25th April 2006. Tema Municipality was chosen for pilot study because it was found to be very close to Accra Metropolis and also has communalities with the latter.

During the pilot testing, five school heads and bursars were each supplied with draft copies of the questionnaire and the introductory notes from University of Cape Coast and Tema Secondary School (see Appendice I& II). The researcher then had sessions with the respondents in order to register their reactions. During the sessions, some of the respondents were told to discuss verbally with the researcher, any ambiguity, incoherencies or doubt that they may experience about any aspect of the draft questionnaire. Thereafter, the respondents were given time to provide answers to the questionnaire and return them to the researcher.

After the pilot testing, responses were scored, coded and tested using SPSS software for the instrument's Cronbach alpha level. When the values of the respondents were computed the alpha levels reliability coefficient was found to be 0.2390. This alpha value is far less than the acceptable level of 0.6 or higher required in social science research situation (George & Mallery, 2003).

Carmme and Zeller (1979) and Nunnally (1978) all agreed that if after administering a questionnaire to an initial sample or typical respondent and the result of the Cronbach alpha coefficient reliability is found to be below 0.5 or an acceptable alpha level, then the various characteristics of each of the items should be examined in order to identify floor or ceiling effects. In essence the various item means, their standard deviations and variances should be examined critically and those that show extreme values should be eliminated or modified to improve the alpha level of the instrument.

Consequently, when the trial instrument was pilot tested in the Tema Municipality, those items whose variances or correlation were found to be either equal to zero or close to zero were modified to increase their factor loading.

A second pilot test was also conducted in five other schools selected in Ga East and West districts also neighbors of Accra Metropolis between 22nd and 29th May 2006. When the results from the improved instrument used in the second pilot testing was analyzed using SPSS soft ware, the Cronbach alpha level increased from 0,2390 to 0.7147 (see Appendice V& VI). The modification of the draft questionnaire after the initial test brought about a dramatic improvement to the reliability and the validity of the instrument.

Method of Administration and Data Collection Procedure

The actual survey was conducted between May 25th and June 22nd 2006. Owing to the unreliability of the postal system, coupled with the high cost of Expedited Mail Service (EMS) in Ghana, copies of the questionnaire were

delivered to respondents by hand. That entailed much travel within the metropolis in order to have direct contact with the respondents. This strategy was costly and frustrating. Accra Metropolis is a very large area and location of the secondary schools are fairly scattered within the area. Also, with the heavy traffic congestion in the metropolis, it became difficult for the researcher to cover more than three schools at each time of visit.

Besides the heavy traffic congestion that hampered the smooth and quick movement of the research from one school to another to administer and to collect the completed questionnaires, many of the respondents (the heads, the bursars) were very busy people whose location at their places of work proved difficult for the researcher. In many instances, the researcher had to visit some schools as many as six times before he could meet the head or the bursar. These problems notwithstanding, there was a high return rate of the instrument (95 percent for the heads and 80 percent for the bursars).

Data Analysis

The collected data were analyzed using the Statistical Package for Social Science (SPSS) software. To aid easy and quick interpretation of data, representative graphics like tables have been used for the summary.

Completed questionnaires were given serial numbers for easy identification. In addition, all the responses to the items and sub-items were scored to make them possible to be fed into the SPSS spread sheet for analysis.

Under section A of the questionnaire item, which has two responses to the items such as male or female, the score was as follows: male '1' and female '2'.

On the age that respondents have spent working with Education Service or heading school, the responses were categorized as follows,

Age	Scale value
Over 25 years	4
21- 25 years	3
16- 20 years	2
10- 15 years	1

With how long respondents have spent working as heads or bursars, the categories were valued as follows:

Over 25 years	5
16- 20 years	4
11- 15 years	3
6- 10 years	2
1- 5 years	1

It was considered that the longer the respondent stayed on the job the more experience he gained and therefore the more he understood the challenges associated with the school financial administration system. Therefore, longer years in service or on the job were scored higher whilst shorter years in the services or on the job were scored lower.

Of the scales with Likert type items or sub-items the scores were as follows:

(a) (I) Knew very much	5
(II) Knew much	4
(III) Uncertain	3
(IV) Knew a little	2
(V) Knew nothing	1
(b) (I) Very often	5
(II) Often	4
(III) Occasionally	3
(IV) Rarely	2
(V) Not at all	1
(C) All the time	4
(II) Great	3
(III) Very little	2
(IV) Not at all	1

The minimum and maximum raw score of opinions of the respondents were computed to be between 114 and 420. The cut off point of neutral opinion or rating was computed to be 252. Thus respondents who scored 253 and above were considered as having positive appreciation of the financial administration task and also understood its challenges. Those whose rating opinion fell below 253 were considered as having very low or negative appreciation of the financial administration task and were also considered as having low understanding of the financial administration challenges of the schools.

Opoku (2004) has described descriptive statistics as procedures used for summarizing and describing quantitative data in social science research. In the current research, the data collected from the respondents were reduced to manageable size by constructing tables of frequencies and percentages for the scores obtained from opinions of the heads and the bursars item by item before the data was analyzed.

Also, in order to test the significance of any difference in perception between the school heads and the bursars, independent sample test (t- test) and multiple comparison test were used to compare the opinions of the heads and the bursars on the various financial administrative tasks and the challenges associated with school management. The results and discussion are presented in Chapter Four.

CHAPTER FOUR

RESULTS AND DISCUSSION

This chapter of the dissertation presents the findings of the study. The findings are discussed in accordance with the research questions that guided the study. The presentation and discussion of the findings therefore focused on the following areas:

Knowledge of financial administration of schools

1. Procedures to regulate expenditure of funds in schools
2. Sourcing of funds for schools
3. Disbursement of funds in schools
4. Systems to prevent forging and fraud in schools.

Background Information about the Respondents

Tables 1– 3 give a summary of the distribution of respondents by sex, the number of years the respondents have spent working with the Ghana Education Service and the number of years they have been school heads or school bursars

Table 1

Distribution of Respondents by Sex and Category

Sex	Category of Respondents			
	Head		Bursar	
	Freq.	%	Freq.	%
Male	8	42	14	87
Female	11	58	2	13
Total	19	100	16	100

In Table 1, it can be seen that the bursars were largely males (87.5%) while the school heads (57.9%) were females. This distribution suggests that Female leadership in the educational management positions has risen up tremendously in the heads' category while they are under represented in the bursars' category.

Table 2**Distribution of Respondents by Length of Service with the Ghana Education Service (GES)**

Length of Service (yrs)	Category of Respondents			
	Head		Bursar	
	Freq.	%	Freq.	%
10-15	0	0	3	19
16-20	0	0	0	0
21-25	7	36.8	2	13
26 or more	12	63.2	11	68
Total	19	100	16	100

Table 2 indicates that majority of the heads had spent over 21 years working for the GES. Seven of the heads representing 39% have worked for G.E.S. ranging from 21 to 25 years. Similarly, 12 of the heads representing 63% had also worked for GES for over 25 years. However, none of the respondents were within the categories of 10-15 years and 16-20 years. The heads who participated in the study were relatively experienced personnel.

In the bursars' category even though three of the respondents representing 19%, stated that they had worked with the GES between 10-15 years, the data showed that majority of the bursars have worked with GES between 21 and over 25 years. In addition, 6.3% of the bursars indicated that they had worked with GES between 21 – 25 years, while 69% of the bursar's respondents opined that

they have worked with the GES over 25 years. It can be concluded from the data that the bursars who participated in the study were also experienced in their job.

The researcher was interested in the number of years that respondents had spent in their present positions. Table 3 presents a distribution of the respondents by the years spent in their present position and by category.

Table 3

Number of Years Spent by the Respondents in their Present Positions

Length of Years in Position	Category of Respondents			
	Head		Bursar	
	Freq.	%	Freq.	%
1-5	15	78.9	6	38
6-10	2	10.5	3	19
11-15	0	0	4	25.0
16-20	2	10.5	0	0
Over 20	0	0	3	19
Total	19	100	16	100

Table 3 shows that majority of the heads had spent less than six years in their present position. Also, 15 of the heads representing 78.9% have been at post between one and five years. Similarly, two of the heads representing 10.5% had been at post between six and 10 years and another two between 16 and 20 years. No head had served in the present position over 20 years.

In the case of the bursars, their experiences in their present positions were spread between five and over 25 years. Of the total number of 16 respondents, six representing 38% had been in the position of bursar between one and five years. Three respondents representing 18.8% had been in their positions between six and ten years. Four respondents representing 25% had been in office between 11 and 15 years while another three representing 19% had also been in their positions for over 25 years. It is not surprising that a few of the heads had been in that position between 11 years and 25 years. This is because in Ghana, until recently, it took a graduate entrant into the teaching service not less than 15 years to attain the grade of assistant director which is the rank required by a graduate professional to be appointed as head.

Answers to Research Questions

Research Question 1: What type of knowledge and training had the heads acquired in financial administration (FA) before and after appointment?

This question was posed because the Commonwealth Secretariat (1993) stated that managing funds is one of the major tasks of the school head. Also, the success of any school programme depends very much on the efficient way the finances are managed. The purpose of the research question was therefore to assess the perceptions that the heads and their bursars had about their knowledge in financial administration before they were appointed to their present positions.

Tables 4 to 6 present the perceptions of respondents' (school heads and bursars) knowledge about how funds are administered in their schools as well as

the level of training that they had had in financial administration before and after they were appointed to their present positions.

Table 4

Preparation Received by Respondents about Financial Administration before Appointment

Response about Preparation	Before Appointment		After Appointment	
	Head Freq/%	Bursar Freq/ %	Head Freq/%	Bursar Freq/%
Received FA Trg.	5 (26.3)	16 (100)	8 (42.1)	9 (56.3)
Never Received				
FA Trg.	14 (73.5)	0 (0)	10(52.6)	7(43.8)
No Response	0(0)	0(0)	1(5.3)	0(0)
Total	19	16	19	16

FA: Financial Administration

Figures in brackets are in percentages

Table 4 portrays an interesting observation. Whereas all the bursars had pursued a course in financial administration before they were appointed, majority of the heads (73.5%) had never pursued a course in financial administration prior to their appointments as heads. Even after being appointed, only eight out of the heads representing 42.1% had taken a course in financial administration. As regards the bursars, the study revealed a different picture all the 16 bursars had taken courses in financial administration before being appointed. It is instructive to stress that 56.3% of the bursars stated that they had had additional knowledge

UNIVERSITY OF LAGOS

and training in financial administration after they were appointed. The findings on the heads therefore, conformed to Owusu's (1998) worry that, whereas school heads are expected to exercise supervision over their bursars and other accounting officers, and therefore, are expected to be equipped with basic accounting before being appointed to substantive positions, many of them do not usually have the requisite training in financial administration.

Research Question 1 was also interested in finding out what kind of knowledge respondents had about financial administration before they were appointed to their substantive positions. Table 5 summarises the information respondents gave.

Table 5

Knowledge of Respondents in Aspects of Financial Administration before Appointment (ratings are in percentages)

Aspects of FA*	Knew Nothing		Knew a Little		Uncertain		Knew Much		Knew V. Much		
	H%	B%	H%	B%	H%	B%	H%	B%	H%	B%	
Preparing School budgets	21	13	58	25	0	0	15		31	15	31
Preparing financial reports	32	6	37	13	0	0	11		42	5	19
Disbursing School funds	16	0	53	25	5	6	21		38	0	32
Sourcing School funds	21	0	21	37	15	6	0		32	0	19
Store keeping procedures	37	13	37	13	0	0	15		38	0	25
Auditing School accounts	42	6	37	38	5	6	11		25	0	25

FA means Financial Administration H = Heads B = Bursars

Table 5 depicts the knowledge that respondents had in financial administration before they were appointed to their respective substantive positions. The data show that the bursars were more knowledgeable than the heads. For instance, it was noticed that whereas about 79% of the heads stated that they did not know much (knew nothing or knew a little) of how to prepare school budgets, no bursar stated that he/she knew nothing or a little about school budgets. In the case of financial reporting, about 84.2% of the heads stated that they knew a little as against only 21.1% of the bursars. The picture for the other components of financial administration was not different as shown below:

- a. Sourcing of funds for school - 42.2% of the heads ticked 'knew nothing' or 'knew a little' as against 37.5% of the bursars.
- b. Disbursement of school funds - 68.4% of the heads ticked for 'knew nothing' or 'knew a little' as against zero percent of the bursars.
- c. Store keeping procedures - 72.6% of the heads as only 18.8% of the bursars.
- d. Auditing school accounts - 78.9% of the heads as against 43.8% of the bursars.

There a difference between the potential heads and potential bursars in terms of the knowledge they possessed in financial administration before their appointment to substantive positions. To confirm or deny the significance of the difference, independent samples test (t-test) using SPSS software was conducted on the scores of the respondents' perceptions to find out whether the observed difference between the bursars and the heads happened by chance or as the results

of recognized exoteric factor (s). Consequently, a null hypothesis of the study (Ho) was tested under this section namely,

There is no significant difference between the heads and the bursars in terms of the knowledge they possessed in the components of financial administration before they were appointed to their present positions.

The study set Bursars as Group 1 and heads as Group 2 and the null hypothesis $\mu_1 - \mu_2 = 0$. The test produced a difference of $- 8.58$, (that is $14.11 - 22.69$) meaning that the average score of the heads, were on the average, 8.58 less than that of the average score of the bursars.

Wielkiewicz (2000) stated that in a table of independent samples test, one has to find the result of Levene's test for equality of variances. As the name of Levene's test suggests, the test finds out whether the variances of both samples are equal. When the value 'F' is large and its p-value is less than 0.05, then it indicates that the variances are not equal and therefore the Levene's test is significant. If on the other hand, the "F" value is small and its p-value is greater than the alpha (0.05), then the variances are equal and therefore the Levene's test is not significant. In Table 6, the variances of the scores of the perceptions of the heads and the bursars are computed, compared and the consequence is that, there is a low value of 'F' which reveals a high p-value of 0.408 ($0.408 > 0.05$). Meaning the Levene's test is significant, suggesting that the variances are equal. Archambault (2000) has also suggested that should there be no significance of Levene's test, the researcher should use the values of 'equal variance assumed and not the values of 'equal variance not assumed'. In this particular study, the "t"

value of equal assumed is (-3.999) and its two tailed significance p-value is (0.000). That is, $p < 0.0001$.

Table 6

Group Statistics on Respondents' Knowledge in FA before Appointment

	Freq	Mean	Std. Deviation	Std. Error mean
Bursars	16	22.69	6.73	1.68
Heads	19	14.11	5.81	1.33

Table 7 gives the independent sample t- test results on differences in knowledge in FA between Bursars and Heads.

Table 7

Independent Samples Test

Levene's Test For							
Equality of variances				t- test for Equality of means			
	F	Sig	t	df	sig(2-tailed)	mean	std Error
Equal variances	.702	.408	3.998	30	.00001	8.58	2.15
Assumed							

To assess and make an informed decision on the test results presented in Table 7, Crowder (2000) suggests two ways that information on hypothesis testing can be assessed. The first way is to figure out the critical "t" given the degree of freedom and the chosen alpha level and then compare the critical "t" to the observed "t". If the observed "t," is more extreme than the critical "t," then the null hypothesis is rejected. The second way is to examine the SPSS-reported

probability (p-value) associated with the obtained value of "t". Here too, using the principle that, reject H_0 if p-value is less than the alpha value of (0.05). This alternative way was adopted. Thus in study the p-value of 0.0001 is smaller than the chosen alpha level of 0.05, and so it was concluded that the difference between the heads and the bursars is statistically significant and therefore, Owusu's (1998) assertion that majority of the heads in Ghana do not normally have the opportunity to learn the principles of financial administration before being appointed is confirmed.

Another area of interest to the Research Question 1 was respondents' ratings on their knowledge about aspects of financial administration after they were appointed to their present positions. Table 8 summarises the relevant information.

Table 8

Knowledge of Respondents in Aspects of Financial Administration after Appointment (ratings are in percentages)

Aspects of FA	Know nothing		Know a little		Uncertain		Know much		Know v. much	
	H%	B%	H%	B%	H%	B%	H%	B%	H%	B%
Preparing school budgets	11	0	5	0	0	0	47	44	5	56
Preparing financial reports	11	0	21	0	16	0	42	43	5	56
Disbursing school funds	11	0	11	0	11	0	53	44	16	56
Sourcing School funds	11	0	16	0	5	6	53	50	11	44
Store keeping procedures	5	0	37	0	37	13	47	75	5	13
Auditing school accounts	11	0	37	0	37	13	42	75	5	19

FA means Financial Administration H = Heads B = Bursar

Table 8 also depicts the knowledge that respondents perceived to have acquired after assuming position as sitting heads or sitting bursars. Table 8 taken together with Table 9 show that even though the knowledge of the heads in financial administration seems to have improved with their mean score increasing from 14.11 to 20.68, the bursars still had superior knowledge in financial

administration than the heads, suggesting that there was still a significant difference between the heads and the bursars' knowledge in financial administration.

To find out whether this difference between sitting heads and the bursars as sitting officers of the school was significant, another null hypothesis was tested namely, that there would be no significant difference between sitting heads and sitting bursars in terms of their knowledge in financial administration in schools,i.e

$H_{01} = \mu_1 - \mu_2 = 0$. Tables 9 and 10 provide the summary statistics

Table 9

Group Statistics on Respondents' Knowledge in FA after Appointment

	Freq	Mean	Std. Deviation	Std. Error mean
Bursars	16	29.88	2.92	73
Heads	19	20.68	7.59	1.74

Table 10

Independent Samples test on Difference in Mean Score in FA Between Heads of schools and Bursars

Levene's Test For							
Equality of variances			t- test for Equality of means				
	F	Sig	t	df	sig(2-tailed)	mean	std Error
Equal variances	18.67	.001	4.87	24	.00001	9.19	1.89
Assumed							

Here too, the Levene's Test for homogeneity of variances indicate that there is a high "F" value of 18.667 which reveals a p-value of (0.0001) indicating that the test is significant. The test further indicates that the observed p-value (0.0001) of the "t" 4.870 (see Equal variance assumed) is far less than the alpha (0.05) and therefore, the null hypothesis is rejected in favour of the research hypothesis which means that, the difference between the heads and the bursars is statistically significant.

In conclusion, it can be deduced from the answers to Research Question 1 that the bursars were more knowledgeable about the components of financial administration in senior secondary schools than the heads. Also, the bursars unlike the heads are many a time, better equipped to take appointment as financial advisors to the schools than is the case of the heads who are often supposed to function as cost centre managers.

Research Question 2: What procedures exist to regulate expenditure of funds in the schools?

Research Question 2 was interested in finding out what kind of knowledge respondents had about the procedures that regulate the expenditures of funds in their schools. Table 11 summarises the relevant information.

Table 11**Distribution of Scores of Respondents on their Knowledge of Procedures that Regulate Expenditure of Funds in Schools**

	Heads		Bursars	
	Freq	%	Freq	%
Scored Zero	1	5	0	0
Scored (1-2)	2	11	1	6
Scored (3-4)	2	11	2	13
Scored (5-6)	3	16	9	56
Scored (7-8)	3	16	0	0
Scored (9-10)	9	52	4	25
Total	19	100	16	100

Table 11 presents data on respondents scores on their knowledge of the procedures (steps to be taken) that are required by public institutions in Ghana to buy goods and services in accordance with Financial Administration Instruction (FAI), Financial Administration Regulation LI 1802,(2004) and the Public Procurement Law (PPL)

The data in Table 11 presents the knowledge and the reactions of the respondents to the steps prescribed by the FAI for instance, and how in practice, they follow the procurement procedures in their respective schools.

The study shows that in the heads' category, five persons representing about 26% scored between nine and 10. In contrast, four bursars representing 25% scored between nine and 10. Of those who scored between seven and eight, there

were three heads representing 15.8%. No bursar scored between seven and eight. In the other scored category, about half of the bursars scored between five and six while only 15.8% of the heads scored between five and six. That is, whereas a total number of eight heads representing 42% scored between seven and 10; only four bursars representing 25% scored between seven and 10. In the category of those who scored between one and four, there was 21% for the heads and 19% for the bursars. The findings consequently suggest that there are differences between the school heads and the bursars in terms of what they know to be the right steps to follow in order to procure goods and services for their schools (public institutions). To ascertain this fact, a null hypothesis of the study H_{03} was tested under this section namely: There would be no significant difference between the knowledge that the bursars and the heads have in terms of the prescribed procedures required by public institutions in Ghana. That is,

$$H_{03} \mu_1 - \mu_2 = 0$$

$$H_{03}: \mu_1 - \mu_2 \neq 0$$

Tables 12 and 13 show the group statistics and the test respectively.

Table 12

Group Statistics on Respondents' Knowledge about the procedures of regulating expenditure of funds in their schools

	Freq	Mean	Std. Deviation	Std. Error mean
Bursars	16	6.13	1.93	.48
Heads	19	4.79	3.82	.88

Table 13

Independent Samples test on Difference in Mean Scores on respondents' ratings about the procedures regulating expenditure of funds in their schools

Levene's Test For							
Equality of variances				t- test for Equality of means			
	F	Sig	t	df	sig(2-tailed)	mean	std Error
Equal variances	16.67	.001	1.267	28	1.93	1.34	1.00
Assumed							

In Table 13, the test for H_{03} indicates that the p-value 0.0965 of the “t” 1.334 (Equal variances assumed), this time, is greater than the alpha, 0.05 (see Table 13) and therefore, the researcher failed to reject the null hypothesis in favour of the research hypothesis even though there is a mean difference between the scores of the bursars and the heads which is significantly small (-1.34). It was therefore, concluded that there was no significant difference between the heads and the bursars in terms of what they know in the procurement procedures of their schools. The research further suggests that the Heads and the Bursars (mean score of bursars =6.13, mean score of heads =4.79) were fairly knowledgeable about the relevant laws and policies pertaining to procurement procedures in Ghana. This finding is not surprising. With the enactment of the Financial Administration Law 645 (2003), the Internal Agency Law 658 (2003), the Public Procurement Law 663 (2003) and the Financial Administration Regulation LI 1802 (2004); the Ministry of Finance and Economic Planning organised orientation and refresher

courses for school heads and bursars to update them with the relevant financial laws and policies governing public expenditure in Ghana.

Research Question 2 was also interested in this aspect of financial administration because as Millet (1954) stated that spending of government funds by administrative agencies also entailed the observance of legislative intents, which are the laws and regulations governing public expenditures of a country.

The data presented in Table 14 indicate how often the heads observed the laws and regulations in Ghana before embarking on any expenditure in their schools.

Table 14

Frequency of Heads' and Bursars' consultation of the Vote Book/regulations/Laws before Procuring Goods and Services in schools .

	Not at all		Occasionally		Often		Very Often	
	H%	B%	H%	B%	H%	B%	H%	B%
Regulations/ Laws								
Vote Book	1	0	5	0	13	6	5	6
Public Pro' Law	5	13	53	38	26	38	11	13
Financial Adm' Law	11	25	56	31	26	43	0	0

H = Heads B = Bursars

Table 14 summarizes respondents' views on how often the heads consult the relevant legal and policy documents before embarking on disbursement of school funds. The Table reveals that the school heads did not often consult the legal and policy documents before expending school money. The study shows, for

instance, that the heads seldom referred to the vote book, while they occasionally consulted the Public Procurement Law (PPL) and the Financial Administration Instruction (FAI) before expending school money. Nearly three-quarters of both bursars and heads were silent on the use of the vote book in their schools, suggesting that the vote book was either not known by the respondents or it was not being used at all in the schools. In the case of the Public Procurement Law and the Financial Administration Instruction, the respondents indicated they occasionally referred to such documents in their schools. For example, 53% and 58% of the heads and the bursars ticked 'Occasionally' for PPL and FAI respectively, while about 44% and 38% of the bursars also, ticked 'Often' for PPL and FAI respectively. Consequently, a test was conducted to find out whether there is any significant difference between the heads' and the bursars' ratings regarding the use of these regulations before expending money in their schools.

The study revealed from Tables 15 and 16 that, there is a mean difference of (-0.78) and a p-value of $0.248 > 0.05$ indicating that, there is no significant difference between the heads and the bursars' ratings on how the schools have been using the vote book, the PPL and the FAI. The findings therefore suggest that the heads and the bursars had not been closely obeying the relevant laws and policies governing public expenditure in Ghana.

Table 15**Group Statistics on Respondents' Ratings about how often they Refer to or Consult Vote Book and Other FA Regulations in their Schools**

	Freq	Mean	Std. Deviation	Std. Error mean
Bursars	16	10.94	3.53	.88
Heads	19	10.16	3.17	.73

Table 16**Independent Samples test on Difference in Mean Scores on Respondents' Ratings about how often they refer to or Consult Vote Book and Other FA Regulations in their Schools**

	Levene's Test For				t- test for Equality of means		
	F	Sig	t	df	sig(2-tailed)	mean	std Error
Equal variances	1.025	.319	.662	31	.500	.78	1.14
Assumed							

In conclusion, even though the school heads and the bursars were fairly knowledgeable about the principles of relevant financial administration laws and regulations governing public institutions in Ghana, they did not closely follow these laws when expending funds in their schools. This is an area that required investigation which the present researcher could not pursue.

Research Question 3: In what ways are the schools obtaining funds to finance their programmes?

Research Question 3 was concerned with the ways that the schools obtain funds to finance their programmes because, Republic of Ghana (2002) had opined that though funding school activities by government is very critical to the provision of access and quality education in a country, considering the precarious economic conditions in Ghana, cost sharing of secondary school education between the government and other stakeholders has become an unavoidable phenomenon. The concept of cost- sharing implies that “all beneficiaries of education, whether directly or indirectly should contribute in cash or kind to the running of the school” (Gbadamosi et al cited in Anamuah- Mensah Committee’s report. p.188).

Table 17 consequently presents respondents’ opinions on how the schools are able to source money from various stakeholders and or, the efforts that the schools have made on their own to obtain additional money to fund their activities and other work programmes. Specifically, the construct answers the questions of how often the schools were able to obtain funds from government grants, the GET Fund, District Assemblies, PTA, School fees, pupils’ contribution (not school fees), foundations and donations from philanthropists.

Table 17

Frequency of Heads' and Bursars' Ratings (%) on how they obtain Funds for their Schools(ratings are in percentages)

Sources of Funds	Not at all		Rarely		Occasionally		Often		Very often	
	H%	B%	H%	B%	H%	B%	H%	B%	H%	B%
Gov't	0	0	5	25	53	6	26	31	11	31
GETfund	11	6	5	0	16	25	53	36	16	25
Dist. Ass'blie	47	81	32	6	11	6	0	0	5	0
PTA	11	0	0	6	11	44	32	25	47	25
Sch. Fees	0	6	0	0	0	0	32	50	68	38
Pupils' cont.	47	56	15	6	26	13	0	13	0	13
Foundations	47	50	32	31	16	13	0	0	0	0
Philan'pits	32	44	32	25	32	25	5	0	0	0

H = Heads B = Bursars

Table 17 shows that the schools had some regular (traditional) sources (such as government and GETfund) of obtaining funds and other non- regular (non-traditional) sources from where they sometimes obtain funds. For instance, fees, government grants, GETfund and PTA are the regular sources from which the schools obtain funds for their work programmes, while the schools sometimes obtain funds from pupil's contributions, foundations and charities, philanthropic organizations and district assemblies.

The data suggest that even with the regular sources, the funds obtained were never enough. Moreover the study seems to suggest that the schools were not able to obtain sufficient funds from their non-traditional sources such as, pupil's contributions and donations from philanthropic organizations to augment what they got from traditional sources. This is another area that required investigation which the present researcher could not pursue.

The researcher was also interested in how schools generated funds internally. For as Owolabi (1978) has stated, in this period of declining economic fortunes in different regions of the world in general and in Africa in particular, most African governments are facing financial crisis in the management of educational institutions. Owolabi continued to state that the solution to the problem of inadequate funding of school programmes lies with finding alternative mode of financing education programmes and also promoting efficiency and cost effectiveness in the management of resources in the educational institutions. It is in fulfillment of this objective that school heads are enjoined to make extra effort to obtain funds from internally generated means to supplement what central government is able to provide for them. An aspect of Research Question 3 was to examine the various strategies that the school heads had employed to generate enough funds internally for their schools. Table 18 summarises the relevant information as follows:

Table 18

Ways of Generating Funds Internally in Schools

Means of Funds	Not at all		V. Little		Little		Much		Very Much	
	H%	B%	H %	B%	H %	B%	H%	B %	H%	B %
Hiring out of Sch. Places	16	13	53	50	15	19	15	19	0	0
Hiring out of Brass Band Services	79	94	5	6	5	6	5	0	0	0
Sales from Farms / Garden	84	88	0	13	5	0	0	0	0	0
Levies on Parents	11	25	37	13	26	19	11	31	5	13
Org'sing Drama show For a Fee	79	93	5	6	0	0	5	0	0	0
Sales of Art/ Crafts	79	93	5	6	5	0	0	0	0	0
Org'sing Sports	79	81	5	13	0	0	5	0	0	0

H = Heads B = Bursars

Table 18 shows that 16 heads and 14 bursars representing 84. % and 88% respectively ticked 'not at all' for the category 'hiring out of brass band services for a fee'. Also, majority of the heads and the bursars were of the view that their

schools were unable to generate sufficient funds from activities such as sales of farm produce and organizing drama show for a fee. For instance, it was noticed that 79% of the heads and 93% of the bursars ticked 'not at all' for the category 'organizing drama show for a fee. The income generating activity that many respondents agreed with as contributing a little to schools' IGF was the category 'hiring out of school places for a fee. The study consequently suggests that many public secondary schools in Ghana are unable to generate enough funds through activities such as, the sale of goods and services to the public .It can therefore be concluded that school heads involved in the study were not able to obtain adequate extra funds to augment the grants they got from central government.

Another dimension of Research Question 3 was to find out how students or their parents often pay all their fees in full to the schools before the end of each first term of the academic year. This finding was considered critical to the provision of access and quality education in a country because parents' contributions in the form of school fees have become necessary due to most African governments' inability to provide all the financial needs of the schools (Adesina, 1990). Table 18 indicates respondents' ratings on how often parents were able to pay their wards' fees before the close of the first term.

Table 19**How Parents and Students settle full fees Before the End of First**

Term	Not at all		Occasionally		Often		Very often	
	H	B	H	B	H	B	H	B
Fees Paid by Forms	%	%	%	%	%	%	%	%
Form One	16	6	11	19	26	28	26	38
Form Two	26	19	16	38	36	44	5	0
Form Three	32	31	21	44	37	25	0	0

H = Heads B = Bursars

Table 19 portrays the mode of paying school fees by parents or students in the public secondary schools in Ghana. About, 53% of the heads and about 75% of the bursars stated that form one students often pay their fees promptly before the first term ends. Also, 44% of the bursars and 42% of the heads said form two students often pay all their fees before the close of the first term. In the case of form three students, 37% of the heads and 25% of the bursars stated that the students often pay all their fees before the first term ends. Because of this seeming difference among the students' modes of paying their fees in the schools, a test was conducted to ascertain whether the difference in response to payment of fees by the students in the various forms is real. To do this, the scores of the respondents' ratings on how often the parents pay the fees of their wards in full was summed and tested using multiple comparison models as shown in Table 20

Table 20

Multiple Comparison Test on Difference in Mean Scores on Respondents' Ratings about How Often Parents Settle Their Wards' Fee in Full by the Close of First Term in Schools

(i) Form one = 1 Form two = 2 form three =	(j) Form one = 1 Form two = 2 Form three =3	Mean difference (I-J)	Sig.	Std Error
1	2	14.50*	0.019	3.11
	3	19.00*	0.009	3.11
2	3	-14.50*	0.019	3.11
	1	4.5	0.244	3.11
3	1	-19.00*	0.009	3.11
	2	-4.5	0.244	3.11

The mean difference is significant at the .05 level

The figures with (*) depict significant difference in the mode of paying fees in forms (G) and (H)

The Multiple Comparison Table 20 reported that, whereas there is some difference between the mode of payments (how prompt) between forms two and three students, there is however no significant difference between them (0.244>0.05). Rather, the mode of paying fees between forms one student on one hand and forms two and three students on the other is significantly different. In fact, the difference between the modes of paying fees between forms one and three is significantly different from that of form one and form two students. The study therefore, suggests that, form one students (with a mean score of 50.50) tend to respond positively to paying all their fees before the end of first term than the students in forms two (mean score, 36.00) and three (mean score, 31.50).

The findings of this study are not surprising, because with the relatively scarce availability of placements for form one students (when they are entering for the first time) in the public senior secondary schools, parents are always in a haste to pay all the fees required at a go in order to avoid losing the opportunity to desperate candidates on the waiting list or those going round on their own looking for placement.

Research Question 3 was also interested in finding out whether there were differences in respondents' views regarding the extent to which students owed fees by the close of the academic year. Table 21 provides the relevant information.

Table 21

Heads and Bursars Views Regarding the Extent to Which Students Owe Fees by the End of the Academic Year in the Schools(% of Respondents Reporting)

Fees Owed by Students	No arrears		A little in arrears		A lot in arrears		Majority in arrears	
	H%	B%	H%	B%	H%	B%	H%	B%
Form One	5	0	42	68	32	13	16	19
Form Two	0	0	32	31	32	31	32	38
Form Three	5	0	26	19	21	32	42	50

H = Heads B = Bursars

The Auditor General in his report to the Parliament of Ghana for the four-year period ending in December 2000, remarked that as a result of ineffective fee collection and debt recovery systems of the pre-university institutions, students, staff and other workers were indebted to Institutions to the tune of ₵9.19 billion as at 31st December 2000. The Auditor General was particularly unhappy that students' debts had risen from ₵4.38 billion in 1999 to ₵6.17 billion, an increase of ₵1.79 billion or 40.9%. The data on Table 21 present the trend of indebtedness of parents (students) to the schools in the form of non payment of school fees.

The study identified that 15% and 19% of the heads and the bursars respectively stated that majority of form one students owe fees all the time, also, 32% of the heads and 38% of the bursars stated that majority of form two students owed school fees all the time. The respondents (42 % of heads and 50% of bursars) further stated that majority of form three students owed the schools most. Consequently, another multiple comparison test was conducted to find out whether there was significant difference among the trend to which the students of the various forms in the senior secondary schools are indebted to their schools. The test reveals that there were no significance differences among the three forms mode of payment as shown in Table 22.

Table 22

Multiple Comparison Test on Difference in Mean Scores on Respondents'

Ratings about extent to which students are indebted to their schools by the

Close the academic year

(i) Form one = 1 Form two = 2 form three =	(j) Form one = 1 Form two = 2 Form three =3	Mean difference (I-J)	Sig.	Std Error
1	2	8.00	.142	4.04
	3	10.55	.081	4.04
		-8.00	.142	4.04
2	3	2.50	.580	4.04
	1			
3	1	-10.50	.081	4.04
	2	-2.50	.580	4.04

It can be seen from the multiple comparison test in Table 22 that from the second term onwards there was no significant differences among the mode of paying school fees in full. Form one students, this time, joined the attitudes of forms two and three students of not paying their fees in full. Thus, confirming the Auditor-General's assertion that many students usually owe a lot of fees to their schools by the end of an academic year.

In conclusion, even though the funds that the schools obtained from their regular and non-regular sources were found not to be enough to meet the expected amount needed to finance the work programmes of the schools, little effort was made by the schools themselves to obtain extra through internally generated means to supplement the funds that they get from their benefactors.

Research Question 4: What factors promote or impede effective disbursement of funds in the schools?

According to Owusu (1998) disbursement of funds refers to the use of funds to meet the expenditure of work programmes of the school. Other areas in which funds can be disbursed are the maintenance and operation of the school plant. Tables 23 and 25 show the various items from which funds are disbursed to obtain the greatest returns for the schools. First of all, Research Question 4 was interested in finding out respondents' views on how readily their schools are able to expend money on capital items. Table 22 presents the relevant information.

Table 23

Respondents' Ratings on How Readily Schools are able to Spend Money on Capital Expenditure Items in their Schools (% of Respondents Reporting)

Capital Expend Items	Not at all		V. Scarcely		Scarcely		Readily		V. Readily	
	H%	B%	H%	B%	H%	B%	H%	B%	H%	B%
Building New										
Classroom Blocks	42	56	5	6	11	0	16	13	16	6
Building New										
Library Block	58	63	11	6	5	0	11	19	5	13
Building New										
Staff										
Accommodation	58	63	5	6	11	0	11	19	5	6

H: Heads B: Bursars

Table 23 depicts how readily the schools could expend money on capital goods. The data show that only a few public Senior Secondary Schools in the study area were able to disburse funds on acquiring capital expenditure items (goods) for their institutions. Only between 16% and 5% of the respondents stated that their schools could very readily expend money on say, building new classroom block, library block, and staff accommodation. Majority of the respondents on the other hand stated that they could not expend money on such ventures (capital goods) at all in their schools. It is worthy to note that about 42% of the heads (56% of the bursars) ticked 'not at all' for the category "building new classroom block", almost 50% of the heads and the bursars ticked 'not at all' for the categories "and "building new staff accommodation". To find out whether there was a significant difference between the heads and the bursars, an independent sample test was conducted. The test revealed that at 95% confident interval, and with a null hypothesis $\mu_1 - \mu_2 = 0$, there was a mean difference of (-0.23). The p-value of the two-tailed test reported, 0.876 (see Tables 24 and 25) is greater than the alpha (0.05), indicating that there is no significant difference between the heads and the bursars.

Table 24**Group Statistics on Respondents' Ratings about How Readily their Schools are able to Spend Money on Capital Goods**

	Freq	Mean	Std. Deviation	Std. Error mean
Bursars	16	5.88	4.41	1.10
Heads	19	6.11	4.21	.97

Table 25**Independent Samples test on Difference in Mean Scores on Respondents' Ratings about how readily their Schools are able to Spend Money on Capital Goods**

Levene's Test For							
Equality of variances				t- test for Equality of means			
F	Sig	t	df	sig(2-tailed)	mean	std Error	
Equal variances.							
Assumed	.225	.636	-.157	31	.876	-.23	1.46

Consequently, the researcher failed to reject the null hypothesis in favour of the research hypothesis and therefore concluded that both the bursars (mean score 5.88) and the heads (mean score 6.11) agree that the schools cannot readily expend money on capital items. The findings of this study are not surprising because Berkley (1988) has explained that capital expenditure on items require a

considerable expenditure that may occur once in a generation or even once in several generations. This is because trying to cover capital expenditure within one-year budget cycle would be troublesome and most often impossible. The nature of capital expenditure is such that one has to break out the one-year budget cycle and spread the cost over many years. Even though in Ghana, the introduction of the Medium Term Expenditure framework (MTEF) in 1999 departed from a single year budgeting to a three- year budgeting system, the Appropriation Bill which is often passed in November or December of the budget year covers only first year of the MTEF. Also, under Public Financial Management Reform Programme (PURFMARP), any head of school or bursar who wishes to spend money on any goods or services covered under Items three (services) and four (Investments) of the MTEF would have to apply to Ministry of Finance and Economic Planning (MOEFEP) for a special warrant before that head or bursar can be allowed to embark on that expenditure. In Ghana, capital expenditure goods are captured under plan Investment Programme (PIP) which forms part of Investment activities under the MTEF where one has to obtain expenditure authorisation (from the Controller and Accountant General) and also authority to spend from the Director General of the Ghana Education Service before embarking on expenditure.

Another area of interest to Research Question 4 was respondents' views on how readily their schools can spend money on non-capital expenditure items. Table 26 summarises the relevant information.

Table 26

Respondents' Ratings on how readily Schools are able to Spend Money on Non- Capital Expenditure Items in their Schools(% of Respondents Reporting)

Non-Capital Exp. Items	Not at all		V. Scarcely		Scarcely		Readily		V. Readily	
	H%	B%	H%	B%	H%	B%	H%	B%	H%	B%
Purchase of Stationery	0	0	5	0	5	6	42	56	42	38
Buying fuel for Sch. Vehicle	0	0	5	0	5	6	37	63	47	31
Repairing Broken Down Furniture	0	0	0	0	5	6	53	50	37	44

H : Heads B : Bursars

Table 26 shows disbursement of funds on non-capital items (goods). The study reveals that unlike capital expenditure items the schools can readily expend money on non-capital goods. It was for instance noticed that, over 56.% of the bursars and 42% of the heads stated that the school heads can readily expend money on the purchase of stationery, about 63% of the bursars and over a third of the heads said their schools could readily expend money on buying fuel for the school vehicle. And also, 50% of the bursars and the heads said their schools could readily expend money on the repair of broken furniture. Again a test was conducted to find out whether there was a significant difference between the heads' and the bursars' ratings regarding the schools' readiness to expend money on non-capital items (consumer goods) without much difficulty. The test indicated

that at 95% confidence interval and null hypothesis of $U_1 - U_2 = 0$, there was a mean difference of 0.0493 (see Tables 27 and 28) the p-value of a two-tailed test reported 0.4635 which is greater than the alpha (0.05).

Table 27

Group Statistics on Respondents' Ratings about How Readily their Schools are able to Spend Money on Non-Capital Goods

	Freq	Mean	Std. Deviation	Std. Error mean
Bursars	16	13.31	1.45	.36
Heads	19	13.26	1.66	.38

Table 28

Independent Sample Test on Difference in Mean Scores on Respondents' Ratings about How Readily their Schools are able to Spend Money on Non-Capital Goods

Levene's Test For							
Equality of variances				t- test for Equality of means			
	F	Sig	t	df	sig(2-tailed)	mean	std Error
Equal variances							
Asummed	.156	.696	.093	33	.927	0.0493	.53

The researcher therefore failed to reject the null hypothesis and concluded that there was no significant difference between the two categories of respondents. The bursars (mean score 13.31) and the heads (mean score 13.26) both agreed that the schools could readily expend money on non-capital

(consumer goods) items. The finding here too, is not surprising, because in Ghana most non-capital expenditure items fall under Personal Emoluments and Administrative activities cost. Once the school budget is approved and authority to expend the money granted by the Director General of the Ghana Education Service and general warrants are issued to the institutions to access funds through the Controller and Accountant General (CAGD), items 1 and 2 of the MTEF which stands for Personal Emoluments and Administrative Activities are easy to be expended.

Purchase of stationery, buying fuel for the school vehicle and repairing of broken down furniture are sub-items which fall under items one and two of the MTEF. The readiness to spend money on these items are not as difficult as those of service and investment activities (items 3 and 4 of the MTEF) which the schools are expected to apply to Ministry of Finance and Economic Planning for specific warrants before funds are released or if funds exist in the school, seek approval from a high authority before expending

The evidence from the study therefore supports Owusu's (1998) assertion that funds meant for the disbursement of non capital expenditure items are untied grants (easy to expend) while those for the expenditure of capital goods are mostly tied grants (not easy to expend). Therefore, it is not surprising that many respondents were of the opinion that their schools could readily expend money on the purchase of non-capital items in their schools, while they could not expend money readily on capital goods.

Another dimension of Research Question 4 involved finding out from respondents factors that impeded disbursement of funds in the schools. Table 29 summarises the relevant information.

Table 29

Factors Impeding Disbursement of Funds in Schools

Factors	Not at all		V. Little		Little		Much	
	H %	B %	H %	B %	H%	B %	H%	B%
Lack of Cooperation of Heads/ Bursars	47	31	26	13	11	0	11	50
Lack of Cooperation of Assistant Heads	79	56	11	38	5	6	5	6
Lack of Cooperation of Teaching Staff	79	50	11	38	5	13	5	0
Lack of Cooperation of School Board	63	38	21	38	5	6	5	19
Limitation Imposed by State Laws	32	31	26	31	21	25	16	13

H: Heads B: Bursars

Table 29 shows that majority of the respondents were of the view that none of the factors outlined above posed a serious threat to disbursement of funds

in their school. The data have revealed that Assistant Heads pose the least threat (79% of the heads and 50% of the bursar), followed by the Board of Governors (63% of heads and 38% of bursars). Surprisingly, whereas majority of the heads felt that the bursars did not pose threats to disbursement of funds, about 50% of the bursars on their part were of the view that their heads were (themselves) impediments to disbursement of funds in the school. Because of the seeming disagreement between the bursars and the heads, a “t” test was conducted to find out whether the differences in ratings were significant. With a null hypothesis of $\mu_1 - \mu_2 = 0$, at confidence interval of 95%, there was a mean difference of -0.27. Also, a two-tailed test reported a p-value 0.4115 (see Tables 30 and 31) which was found to be greater than the alpha 0.05. Consequently, the researcher failed to reject the null hypothesis and therefore concluded that the difference between the bursars and the heads on the factors that impede disbursement of school funds was not significant.

Table 30

Group Statistics on Respondents' Ratings about Factors That Impede Disbursement of Funds in Schools

	Freq	Mean	Std. Deviation	Std. Error mean
Bursars	16	9.94	3.89	.97
Heads	19	10.21	3.28	.75

Table 31

Independent Sample Test on Difference in Mean Scores on Respondents'

Ratings about Factors that Impede Disbursement of Funds in Schools

Levene's Test For							
Equality of variances				t- test for Equality of means			
	F	Sig	t	df	sig(2-tailed)	mean	std Error
Equal variances							
Assumed	.014	.906	-.226	33	.823	.27	1.21

The finding about impediments to disbursement of funds is interesting in the sense that contrary to what was expected, majority of the respondents did not see limitations imposed by state laws as an important factor impeding or constraining disbursement of school funds. In fact, state laws such as the Public Procurement Law (PPL), the Financial Administration Regulation (FAR) and the Financial Administration Instruction (FAI) impede or constrain disbursement of funds in diverse ways in the schools. The FAI, for instance, requires that the schools should obtain at least three quotations or invoices from suppliers before they take decision to purchase any good or service for their work programmes. Also, with the passing of the PPL, school heads would have to seek the consent and approval of their school Tender Committees before they would be allowed to expend money to procure goods beyond a certain threshold. The fact that majority of the respondents failed to see limitation imposed by State laws (PPL and other laws), suggest that the respondents were either not well informed about the provisions and implications of the state laws on the disbursement of public funds,

or they had not been obeying the relevant laws on the disbursement of public funds. In effect the heads had not been observing the legislative intent of the country as advised by Millet (1954).

In conclusion, two issues have emerged from the answers to Research Question 4. First it is easier for the school heads and their bursars to expend money to obtain non-capital goods than to obtain capital goods. This is because under the Public Financial Management Reform Programme of Ghana, no school head can expend public funds on any capital good, unless the head first applies for special warrant and financial authorisation certificate from the Minister of Finance and Economic Planning and the Director General of Ghana Education Service respectively. Secondly, even though, the school heads and the bursars have knowledge of the principles and regulations governing disbursement of funds in the public institutions in Ghana, they are not so willing to obey and apply these principles and regulations in their financial management practices.

Research Question 5: What control systems exist to prevent forgery and fraud in the schools?

This research question sought to find out respondents views about the systems that exist to prevent fraud and forgery in schools. Research Question 5 was interested in this aspect because Financial Administration Regulation (FAR) 2004 which mandates the school heads to assume custodial responsibilities of monies and other resources entrusted under their care, also enjoin the heads to endeavour to protect such monies against any unlawful diversion from the proper purpose and also against any accidental losses to their institutions. Section 39 of

the FAR specifically directs the school heads to ensure that monies of their schools are utilized in the manner that will secure optimum value of the money disbursed. One way that the heads can discharge this duty efficiently is to regularly check entries and recordings in the accounting books so as to safeguard against possible fraud and forgery in their schools through falsification of figures. Table 32 shows the views of the heads and the bursars regarding the extent to which entries in accounting books are checked by heads of schools.

Table 32

Frequency of Checking Entries in Accounting Books/Items by Heads of schools

Types of Books	Not at all		At least once		At least twice		At least three	
			A year		a year		Times a year	
	H %	B %	H %	B %	H %	B %	H %	B %
Cash Book	16	25	37	38	16	19	21	19
Journals	21	38	37	38	21	13	11	13
Vouchers	11	19	5	13	16	0	53	69
Store Inventory Book	16	13	21	25	26	31	26	31
General Ledgers	16	31	42	50	11	13	21	6
Receipt Books	5	19	21	43	16	13	47	25

H : Heads B : Bursars

Part IV, section 18 of the FAI enjoins the school head to endeavour to check the entries of the cash book and other accounting records at least once every month. Table 32 indicated that the heads had not been doing well in the area of regularly checking the entries of the accounting books of their schools.

The data show that majority of the heads and bursars representing about 74% and 75% respectively stated that the entries in the school cashbook and inventory book were checked regularly at least once every academic year. In the case of checking journals and vouchers, nearly two-thirds of the heads and the bursars stated that these books are checked at least once every year. Also, the respondents' opinions on the checking of entries of the general ledger and the receipt books were equally not encouraging. It was noticed that the heads (82%) and the bursars (69%) ticked 'at least once' for the checking of General ledger and receipt books. On the whole, the data suggest that the school heads were not exercising adequate supervision over the work of the bursars (accountants) and other accounting staff as Owusu (1998) has advised.

Research Question 5 was also interested in the existence of a financial committee in the school to assist the head in checking financial transactions. Table 33 summarises the relevant information.

Table 33**Existence of Financial Committee to Assist the Head to Check Accounting Books**

Sex	Category			
	Head		Bursar	
	Freq	%	Freq	%
Yes	3	16.	5	31
No	15	79	11	69
No response	1	5	0	0
Total	19	100	16	100

The Table 33 indicates that majority of the schools did not have financial committees to help the heads to check the correctness of entries in the accounting books. The data show that 79% of the heads and 69% of bursars stated that there were no financial committees in their schools. The data suggest that other teaching staff's participation in the financial administration of the school was very low. Another area of interest in Research Question 5 was the frequency of detection of errors by the school heads when they checked the accounting records. This part of the Research Question was answered by the school heads only. Table 34 summarises the relevant information.

Table 34**Frequency of Detection of mistakes by School Heads when the Accounting Books of their Schools are checked**

Accounting Books	Not at all		Occasionally		Often		Very often	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Cash Book	9	47	5	26	2	11	0	0
Journal	9	47	7	37	1	5	0	0
Vouchers	6	32	8	42	1	5	1	5
Store Inventory Book	9	47	7	37	0	0	1	5
General Ledger	12	63	3	16	2	11	0	0
Receipt Books	8	42	8	42	1	5	0	0

Table 34 indicates that majority of the heads who participated in the study had not been checking the entries of the accounting books regularly. This was because majority of the heads were of the opinion that they did not detect any anomaly at all. For instance, about 63% of the heads said they were unable to detect anomalies at all when they checked the entries of the books. Nearly one-third of the heads said they occasionally detected anomalies whenever they checked the entries of the accounting books. However, only a few heads said they often detected anomalies in the vouchers and store inventory books.

The preparation of the balance sheet and the trial balance was another area that Research Question 5 covered. This is because Part IV, section 84 of the FAI has stipulated that the bursars should prepare trial balance and balance sheet and

submit them to their school heads at the end of every term for inspection. Tables 35 and 36 show how regular the trial balance and the balance sheet were prepared by the bursars.

Table 35

Frequency of Preparing Trial Balance in Schools

How Often Trial		Never		Sometimes		Often		Very Often	
Balance is Prepared	H%		B%		H%		B%		
	H%	B%	H%	B%	H%	B%	H%	B%	
Weekly	42	13	32	56	5	6	0	25	
Monthly	16	13	5	56	37	0	37	32	
Termly	26	6	5	13	26	25	26	56	
Yearly	16	25	5	44	21	6	47	19	

H: Heads B: Bursars

Table 36

Frequency of Preparing Balance Sheet in Schools

How Often Balance		Never		Sometimes		Often		Very Often	
Sheet is Prepared	H%		B%		H%		B%		
	H%	B%	H%	B%	H%	B%	H%	B%	
Weekly	37	69	26	6	11	0	0	0	
Monthly	26	63	11	13	32	6	21	6	
Termly	21	44	5	19	26	19	21	0	
Yearly	5	6	5	19	21	6	42	63	

H: Heads B: Bursars

As part of the effort to put in place control measures to ensure that the bursars work efficiently, the heads must regularly order (instruct) their bursars to prepare the trial balance and the balance sheet to help them ascertain the over all financial position of the school. If this were done regularly, it could help the heads to make informed decisions on the financial management of their schools. Tables 35 and 36 show how often the heads instructed the bursars to prepare trial balance and balance sheet in the times specified in the tables. The data portray mixed feelings of the respondents (heads and bursars). While 60% of the respondents stated that the balance sheet was often prepared yearly, others stated that the balance sheet was prepared termly. There were therefore differences in the ratings for the time that the trial balance was prepared in the schools. Whereas majority of the bursars (about 81 %) said their heads often instruct them to prepare trial balance at least once in a term, two- thirds of the heads (about 66%) stated that they always (often) instruct the bursars to prepare trial balance at least once a term. The finding suggests that the heads had not been instructing the bursars to prepare term trail balance and balance sheet in accordance with the provisions of Part IV section 84 of the Financial Administration Instruction (FAI).

As part of the construct of systems to prevent fraud and forgery, Research Question 5 was also concerned with how students paid their fees. Table 37 presents the relevant information.

Table 37

Extent to which various Mode of Payments (Fees) are Made and Accepted in the School

Mode of Payment	Never		Sometimes		Often		Very Often		
	H%	B %	H %	B%	H%	B %	H %	B %	
Cash	0	13	74	56	11	6	0	25	
Cheque	31	12	26	56	21	0	21	31	
Draft	5	6	16	13	37	25	42	56	
Allowing Client to pay Direct into sch, account	58	52	11	44	11	13	21	19	

H: Heads B: Bursar

Table 37 describes the various modes of payments of fees accepted by the schools. The data suggest that majority of the schools tended to accept banker's draft as the most valid mode of paying of fees, followed by cheques and cash. Allowing clients to pay fees direct into school accounts was the least accepted mode of payment. In the study, it was found that over three-quarters of the heads and the bursars ticked 'often' and 'very often' for banker's draft. Regarding cash as the mode of payment, three-quarters of the heads and over 51% of the bursars said their schools sometimes accept cash as a mode of payment for fees. However

another, 58% of the heads and 81% of the bursars said their schools never allow the clients (students) to pay fees direct into schools' accounts.

An interview with some of the respondents to find out why the schools preferred banker's draft to other modes of payment revealed many reasons such as, the use of the draft:

1. Prevents, robbery, thievery and pilferery.
2. Reduces the risk of holding bulky money (cash) from the school to the bank. It was opined that the banker's draft is handy and easy to carry.
3. Has no problem of clearing difficulties since it is issued under the authority of a bank
4. Provides no temptation for the officer receiving the money to embezzle the money paid to the school.

The reasons that some of the respondents gave for not allowing the clients to pay fees direct into the school's accounts were that:

1. Since there is no commission attached to paying direct into schools' accounts the clients may pay by installments, which may not be in the interest of the school.
2. Allowing the client to pay direct into school's account could encourage forgery and fraud on the part of the client. Some clients could falsify the figures and the words on the bank's pay-in-slip.

Also considered under Research Question 5 was the schools' mode of paying for goods and services supplied or rendered to the schools. Tables 38 and 39 present the relevant information

Table 38

Extent to which various' Mode of Paying for Goods Supplied to the Schools are used

Mode of Payment	Never		Sometimes		Often		Very Often	
	H%	B%	H%	B%	H%	B%	H%	B%
Cash	32	6	63	63	0	19	0	6
Cheque	0	13	5	0	21	13	68	76
Draft	63	38	31	50	0	0	0	13
Promissory Note	9	81	5	6	0	6	0	6

H: Heads B: Bursars

Table 39

Extent to which various' Mode of Paying for Service Rendered to the Schools are used

Mode of Payment	Never		Sometimes		Often		Very Often	
	H%	B %	H%	B%	H%	B%	H%	B%
Cash	5	0	79	81	5	19	5	0
Cheque	0	6	5	0	36	19	53	75
Draft								
Promissory note	90	81	5	13	5	0	0	6

H: Heads B: Bursars

Tables 38 and 39 present data on respondents' views on the mode of paying for goods and services the schools obtained for their work programmes. The data show that the schools' mode of paying for goods and services supplied to the school follows almost the same pattern of their mode of accepting payment from clients. The data show that the schools use cheques most followed by cash and banker's draft (in that order) when making payments for goods supplied or for services rendered. For instance, about three-quarters and over 51% of the heads and the bursars respectively stated that their schools pay by cheques very often. Regarding the use of cash and banker's drafts about 64% of the bursars stated that their schools sometimes pay by cash. Also, one-third of the heads and 51% of the bursars opined that their schools sometimes pay by banker's draft. The mode of payments that majority of the respondents said the schools did not like using at all was promissory note popularly called (IOU). About 90% and 81% of the heads and the bursars, respectively stated that their schools never pay by promissory.

Equally important under Research Question 5 was the kind of receipts accepted by the schools when payments are made to suppliers. Table 40 show the types of receipts accepted.

Table 40**Extent to which various kinds of Receipts are Accepted by the Schools**

Type of Receipts	Never		Sometimes		Often		Very Often	
	H%	B %	H%	B%	H %	B%	H %	B %
Official Receipts	0	0	0	0	11	0	84	94
Ordinary Receipt	63	44	21	50	5	0	0	0
Honour Certificate	21	0	58	79	16	6	0	13
Under for money Received	7	69	16	25	0	0	0	0

H: Heads B: Bursars

In Table 40 majority of the respondents stated that they preferred official receipts to other receipts. The heads and the bursars rated official receipt highest and that of undertaking for money received least. For instance, 84% of the heads and 93.% of the bursars stated that their schools often accept official receipts in exchange for payments made to suppliers. On the contrary, 79% of the heads and 68.8% of the bursars stated that their schools never accept undertaking for money received as evidence for receiving payment from the school. In the case of ordinary receipt, about 63% of the heads and 44% of the bursars said their school never accepts ordinary receipts at all. Also, 58% of the heads and 75.% of the bursars were of the opinion that their schools sometimes accept honour certificate as evidence of having made payment to clients of the school.

Another dimension of Research Question 5 involved making unexpected future expenditure on behalf of the head during the heads' absence from school. Table 41 provides the necessary information.

Table 41

How often various Measures are taken to facilitate Future Expenditure on behalf of the Head during the Heads' Absence from School

Action by Head	Never		Sometimes		Often		Very Often	
	H%	B %	H%	B%	H%	B%	H%	B%
Signs Blank Cheques For Use	90	75	16	13	0	6	0	0
Gives Account Imprest	0	19	11	25	42	31	42	19
Board Chair Signs Cheques	95	88	0	6	0	0	0	0
Assist Head Sig. Cheques	95	93	0	0	0	0	0	0

H: Heads B: Bursars

The data in Table 41 show how the heads make up for unexpected expenditures whenever it became necessary for them to be away from school for a couple of days or even weeks. Table 41 indicates that in the 'use of blank' cheque category, about 90% and 75% of the bursars and the heads stated that their schools never use blank cheque when the school head would be absent from the

school for a while. On the other hand, about 84% of the heads and 60% of the bursars stated that they often use 'accountable imprest' when the head would be away from the school for some number of days. In the case of allowing the Board chairman and the Assistant Heads to sign cheque when the head is away, the respondents were unanimous that such practices did not exist in their schools. For instance, about 95% of the heads and 88% of the bursars stated that it was not the practice to allow the Board Chairman or the Assistant Head to sign a cheques for use when the head is away.

The answers to Research Question 5 have shown that even though the school heads checked the entries of the accounting books, they did not do the checking regularly and thoroughly. However, the schools had put in place other systems to help prevent fraud and forgery in their schools.

Research Question 6: What is the level of understanding and appreciation of the heads and the bursars regarding the challenges associated with financial administration in schools?

Having analyzed the perceptions of the views of the respondents on the various items on the questionnaire on challenges of financial administration in schools, it was also necessary to evaluate the respondents' holistic understanding and appreciation of the challenges associated with financial administration in schools.

To achieve this objective, all the scores of the individual respondents were computed, summed up and compared with the total maximum score of 420 and also the total minimum score of 114. The cut off point or neutral score was

computed to be 252 (i.e 40% of 420). Thus, respondents whose total scores were 253 and above were considered as having positive appreciation and understanding and also understood the challenges of financial administration tasks. Those whose score fell below 252 were considered as having low understanding and appreciation of financial administration tasks.

The total scores of the 16 bursars were as follows:

272, 313, 264, 307, 313, 298, 336, 332, 278, 318, 327, 288, 308, 345, 335, 336.

The total scores of the 19 heads were also as follows:

261, 296, 245, 267, 290, 270, 294, 266, 273, 327, 302, 303, 252, 300, 276, 347, 331, 316., 263.

After, summing up the total scores, independent samples t- test was conducted to find out whether there is significant difference between the bursars and the heads.

Table 42

Group Statistics on Respondents' Ratings about their understanding and appreciation of the challenges associated with Financial Administration in schools

	Freq	Mean	Std. Deviation	Std .Error mean
Bursars	16	310.56	24.86	6.22
Heads	19	288.47	28.34	6.50

Table 43

Independent Samples t- test on Difference in Mean Scores on Respondents' Ratings about their understanding and appreciation of the challenges associated with Financial Administration in schools

Levene's Test For							
Equality of variances				t- test for Equality of means			
	F	Sig	t	df	sig (2-tailed)	mean	std Error
Equal variances	.547	.455	2.456	33	.019	22.09	8.99
Assumed							

With null hypothesis $\mu_1 - \mu_2 = 0$, the mean scores of the bursars (310.56) and the heads (288) were computed. The analysis of the "t" test reveals (see Tables 42 and 43) a mean difference of -22.09. The test reported a two-tailed p-value of 0.019 which is less than the alpha 0.05, suggesting that the difference between the bursars and the heads is statistically significant.

Consequently, the test establishes that the bursars and the heads have different understanding and appreciation of financial administration in their schools. Their mean scores also suggest that the bursars with a mean score of 310.58 appeared to have better understanding and appreciation of the challenges of the financial administration than the heads whose mean score is 288.47.

The implication of this finding was that though many of the heads were appreciably not knowledgeable in the aspects of financial administration it was not enough to be able them supervise the discharge of the duties of the bursars effectively. The findings further suggest that since the bursars are more

knowledgeable than the heads, the likelihood that the bursars might dictate the pace of financial management and administration could be high.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary of Procedures

In the current chapter, all the major results obtained from the research are summarised. The study researched on how respondents perceived challenges associated with financial administration in public senior secondary schools in Ghana. A case study was conducted in the Accra Metropolitan area. In the research, several studies, which have been conducted into financial administration and management in schools in Ghana and in Africa, were reviewed (Owusu, 1998, Commonwealth Secretariat, 1993 and Asiedu-Akrofi 1978).

The reviewed studies provided empirical confirmation that in Ghana and also in other African countries;

1. The success of any school programme depends very much on the efficient way that the financial resources of those schools are managed and administered.
2. Efficient management and administration of the financial resources depend largely on the quality of training the head has received and the extent to which he/she can apply requisite knowledge in financial administration to obtain the greatest returns for his or her school.
3. While quality training in financial administration is necessary for effective school management, African Education system and Ghanaian Education system in particular have offered little or no opportunity to prospective school heads to receive requisite training and acquire relevant

knowledge in Financial Administration before they are substantively appointed. The research work was therefore undertaken to assess the level of training and the extent of requisite knowledge that the heads and their bursars have in financial administration of public secondary school system in Ghana. It further assessed the extent to which the respondents have been able to use their knowledge and skills to effectively manage the financial resources of their school

The study captured the state of current financial administration in the Accra Metropolitan public senior secondary schools. The study may be utilized to provide a better understanding and appreciation of school heads and other stakeholders of secondary schools regarding management and administration of financial resources in the educational establishments. Furthermore, the findings may be utilized to provide directions for policy-makers and implementers on how to improve upon efficient financial administration in secondary schools and other pre-university educational establishments. The survey sample was 40 respondents, made up of 20 heads and 20 bursars drawn from all public the senior secondary schools in the Accra metropolitan area.

The data were collected using a questionnaire designed for the purpose of the study. The basic structure of the questionnaire was based upon the Likert-type scale, which consisted of six parts. The first part of the questionnaire concerned itself with the biodata of the respondents. The other five parts are: Section B; knowledge of respondents in financial administration, Section C; procedures to regulate expenditure of funds in schools, Section D; mode of sourcing funds for

schools, section F; systems to prevent fraud and forgery in schools. In sum, there were 25 items for the heads and 24 items for the bursars. Various Statistical analysis and procedures were conducted using SPSS 10.0 windows. Reliability analyses (Cronbach's alpha) indicated that the scales used in the study were reliable. (see Appendix IV)

The researcher administered the instruments personally. There was 87 percent return rate. Descriptive statistics, independent sample test (t- test) and multiple comparison methods were used to analyze the data collected. Respondents were requested to make a choice of only one out of a given item. Thereafter, the responses were weighted and valued according to the five point Likert- type scales.

Summary of Findings

The results of the study are discussed in line with research questions designed for the study. Regarding demographic characteristics of the sample, study revealed that there was a substantial number of female heads in the Accra Metropolis as against the bursars' category where the men continue to dominate. Also, it was observed that majority of the respondents had spent not less than 20 years working with Ghana Education Service. However, majority of the respondents had not been in their present positions for more than six years.

Respondents' Perceptions of their Knowledge in Financial Administration

1. The study established that majority of the school heads had not had the opportunity to be trained in school financial administration and

management before they were substantively appointed. Even after appointment, only a few of the heads had had the opportunity to pursue courses in financial administration on their own or through the sandwich course mounted by the universities of Cape Coast and Education. Nonetheless, majority of the bursars have had the opportunity to receive relevant training in financial administration before they were substantively appointed. In addition, after being appointed, many of the bursars have pursued further course in financial administration on their own through courses mounted by the polytechnics and the universities.

Procedures to Regulate Expenditure of School Funds

The findings of the study showed that majority of the respondents had good knowledge in procurement procedures of public institutions and yet they were not often willing to follow and be guided by the provisions and the dictates of these laws and policies in disbursing funds in their schools.

Sourcing Funds for Schools

The respondents agreed that the schools often obtain funds from their traditional funding sources such as government's grants, GETfund, PTA and school fees more than they obtained from other sources. Among these sources, government grants were the major contributors to school funds. On the question of obtaining funds by means of internally generated initiatives by the school, the respondents were of the view that their schools were not able to generate sufficient funds internally through their own initiatives.

As regards the payment of school fees, the respondents agreed that Form One students tended to respond positively to paying all their fees before the end of first term. This positive attitude to paying all their fees promptly by the Form One students however changed to not paying promptly after the Form One students have successfully obtained placement in the schools. Consequently, majority of the respondents bemoaned the fact that many of the students often owe huge amounts of school fees by the close of the academic year.

Disbursement of School Funds

On the disbursement of funds, many respondents agreed that their schools were able to spend money on non-capital expenditure goods readily, while they could readily expend money on capital expenditure goods. This was not surprising because Financial Reform Programme (PURFMARP), requires cost centre officers wishing to spend money on any capital good(s) to seek approval from the Minister of Finance before embarking on such expenditure. In the case of expending money on consumable and non consumable items which are not capital in nature, majority of the respondents felt that they often expend more funds on goods and services that tend to give their schools the greatest returns and satisfaction while they spend less money on goods and services that gives them the least returns and satisfaction.

Systems to Prevent Fraud and Forgery in Schools

(a) On the checking of entries of accounting books in the school, majority of the heads were of the opinion that they had been discharging their supervisory work satisfactorily. However, majority of their bursars did not agree that the heads have been checking the accounting books regularly.

(b) On the question of whether the heads often detect anomalies whenever they check the entries of the accounts books, many heads answered in the negative. However, a few heads that answered in the positive agreed that they sometimes detected anomalies in only the payment vouchers and the inventory books.

Mode of Payment Made and Accepted in the School

On how school fees are paid by parents (students), majority of the respondents agreed that their schools accepted cheques and banker's draft preferably, while they sometimes accepted cash or allow the clients to pay the fees direct into the schools accounts at the bank. On how a school made payment to its clients who provide goods or services to the school for a fee, many of the respondents agreed that their schools preferred to make payment by cheques to clients or by banker's draft and in rear cases by cash.

Types of Receipts accepted by the Schools

Over 84% of the respondents agreed that their schools accepted and also issued out official receipt to clients while they seldom accepted honour certificate when it is not possible for the client to issue official receipt to the school.

Making for unexpected future expenditure when the school head would be away from school for a number of days

About 84% of the respondents agreed that when there was the need for the head to be away for a number of days, he or she would give out accountable imprest to a responsible officer to disburse and later account to the bursar or the head himself or herself on her return. On no condition is an Assistant head or the Board chairman allowed to sign cheques on behalf of the school in lieu of the head.

Conclusions

From the results of the study it can be concluded that:

1. Because the school heads are normally not well equipped with relevant knowledge and training in financial administration like the bursars, they tend to regard their bursars as defacto financial managers and therefore follow the dictates of the bursars in matters of school finances. Inadequate training and lack of requisite knowledge have made many heads not to be in firm control of the finances of their schools. So, they are unable to administer funds and other financial resources to get the greatest returns for their schools.
2. The schools are not able to obtain sufficient funds to finance their work programmes. This is because; government's grants sent to the schools are not usually enough. Also, students too, do not often pay all their fees at a go. The few that pay do not do so promptly. In the end, the schools are not able to mobilize sufficient money to finance their work programmes effectively.

3. While it is necessary for the schools to mobilize or generate funds internally to augment government grants and the school fees, the schools are not able to generate sufficient funds internally to supplement what they get from government grants and payment of school fees.

4. Even though Part IV, Section 18 of the Financial Administration Instruction enjoins school heads to check the entries of the accounting books at least three times a year, many school heads were able to check the entries of the accounting books once a year, while others did not check at all. This attitude on the part of the heads account for low supervision of staff in some schools which sometimes lead to financial malpractices in some of the educational institutions in Ghana.

5. Even though school heads and bursars are fairly knowledgeable about the principles of relevant financial administration laws and regulations governing public institutions in Ghana, they do not often follow these laws closely when ever they are expending funds in their schools. In effect, the heads and their bursars are not observing the legislative intent as suggested by Millet (1954).

6. Whereas the school heads can readily expend money on non capital goods, they cannot readily expend money on capital goods in view of the fact that funds meant for capital goods are classified as tied grants while those meant for non capital goods are classified as un tied grants.

Recommendations for Practice

From the discussions and the conclusions it is recommended that:

1. Prospective school heads should be given the opportunity and encouraged by the Ghana Education Service to pursue courses in financial administration and

management before they are appointed substantively. When the heads are at post, orientation and refresher courses in financial administration should be organized for them from time to time to update their knowledge and improve their efficiency.

2. Since the funds from the central government are not sufficient and district assemblies are not willing to fund secondary schools, heads of schools should adopt proactive methods to collect much of the school fees from the pupils or students before the academic year ends. These methods could include calling PTA meetings regularly to educate parents on the need to always pay their wards' fees promptly, publishing debtors list on the notice board at least once every term to inform students who owe fees to remind their parents to pay on time.

3. Republic of Ghana's (2002) advice that government and educational institutions should encourage chiefs, individuals, churches and businessmen in their area to set up foundations and endowment funds to support education, should be taken seriously.

4. To help promote efficiency in financial management and administration, the Ministry of Education should endeavour to appoint internal auditors to all districts to help enforce the control measure in the schools. Also, since the school head has a lot of tasks to perform; it is recommended that all schools should endeavour to have a financial committee to assist the head in checking through the accounting books regularly. Such committees if put in place, could be a training ground for future heads of schools.

Recommendation for Further Research

A comparative study of the concerns of this research can be done in the other districts of Ghana. This will enable a holistic view of the challenges of financial administration in schools in Ghana to be understood. There is the need for other intensive study to establish the type of relationship that exist between the heads and the bursars as the two officers are involved in the management of financial administration in public senior secondary schools in Ghana.

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APPENDIX III

QUESTIONNAIRE FOR HEADS OF SCHOOLS

The survey is to explore some issues on challenges associated with financial administration in public secondary schools in Ghana. All information provided will be treated as confidential.

Instructions.

Please answer the questions that are on this questionnaire. You are please expected to give your personal answers as objectively as you can. Please do not write your name. The researcher assures you of anonymity. Please tick () the appropriate bracket that answers the questions.

SECTION A: Personal Data

Sex:

- (a) Male
- (b) Female

How long have you been working with the Ghana Education Service.

(a) 10-15 years

(b) 16-20 years

(c) 21-25 years

(d) Over 25 years

How long have you handled your present position?

(a) 1-5years

(b) 6-10years

(c) 11-15years

(d) 16-20years

(e) Over 20years

SECTION B

Knowledge of Financial Administration of schools

- 1) Did you take any certificate course in financial administration before you were appointed as bursar? Yes No

[]

If Yes, at what level(s) of certification.? (Tick the certificate you obtained)

a) Diploma/HND b)BA/BSC/BED c) MA/MSc/MED d) PhD e) Specify others.....

2)Rate how much you knew in the under listed components of financial administration of schools before you were appointed bursar

Components of financial administration	Knew nothing	Knew a little	Uncertain	Knew much	Knew very much
Preparation of budgets					
Financial reporting					
Sourcing for funds					
Preparing financial statements					
Disbursements of funds					
Store keeping procedures					
Auditing accounts					

3) Have you taken certificate course in Financial Administration after you were appointed as bursar? Yes [] No []
 a) Diploma/HND b)BA/BSC/BED c)MA/MSc/MED d)PhD
 e)Specify others.....

If Yes, at what level(s) of certification.? (Tick the certificate you obtained)

(RSA111/DBS/HND (b) ICA/ACCA/CIMA (c) B.COM/BA/BSC/BED
 (d) (Specify others.....

4) Rate how much you now know in the under listed components of financial administration of schools.

Components of financial administration	Know nothing	Know a little	(3)Uncertain	(4) Know much	(5) Know very much
Preparation of budgets					
Financial reporting					
Sourcing for funds					
Preparing financial statements					
Disbursements of funds					
Store keeping procedures					
Auditing accounts					

**SECTION C:
Procedures to regulate expenditures of funds in schools**

5) Kindly indicate step by step how you procure goods and pay for them in your school. Please rank the **under listed items** according to the procedure that exist in your school by indicating in the box attach to each ways of procuring goods.

Note:

The number (1) denotes first step, the number (2) denotes second step, (3) denotes third step and the number (9) denotes the ninth step and so on.

- (a) Preparing Local Purchase Order (LPO)
[]
- (b) Preparing Payment Voucher
[]
- (c) Preparing Store Receipt Voucher
[]
- (d) Obtaining receipt from suppliers
[]
- (e) Inviting pro forma invoice from supplier
[]

- (f) Preparing a Firm Order Request
[]
- (g) Selecting the invoice with the lowest price and also quality goods
[]
- (h) Asking the supplier to bring goods to the store
[]
- (i) Preparing cheque for payment
[]
- (j) Deducting withholding tax of five percent (5%) for Internal Revenue Service []

6) How often do you consult the under listed **books/regulations/laws** before procuring goods or services for your school?

	Not at all	Occasionally	Often	Very often
Vote book				
Financial Administration Regulation 2004 (LI 1802)				
Financial Administration Instruction (FAI)				
Public Procurement Law 2003				

**SECTION D:
Sourcing for funds for schools**

7) How often is your school able to obtain funds from the under listed sources

<u>Sources</u>	<u>Not at all</u>	<u>Rarely</u>	<u>Occasionally</u>	<u>Often</u>	<u>V often</u>
Government grants					
GETfund					
District Assemblies					
PTA					
School fees					
Pupils' contributions					
Foundations					
Philanthropist					

8) Rate also how often you are able to internally generate funds (IGF) for your school using the listed means

Means of obtaining funds(IGF)	Not at all	Very little	Little	Much	Very much
Hiring out of school premises					
Sales of art & craft produce					
Hiring out brass band services					
Sales from farm& garden					
Levies on individual students' parents					
Organizing drama show for fee					
Charging fee for sporting activities					

9) Rate how often your students pay all their fees to the school before the end of the first term?

Forms	<u>Almost Never</u>	Occasionally	Often	Very often
One				
Two				
Three				

10) How would you also rate the extent to which students of the various forms owe fees to the school by the close of the academic year?

Forms	<u>Not at all</u>	<u>Very little</u>	<u>Great</u>	<u>All the time</u>
One				
Two				
Three				

**SECTION D:
Disbursement of school funds**

11) How readily are you able to spend money on the following **capital expenditure** items in your school when he/she has the necessary funds to do so?

Items	Not at all	Very scarcely	Scarcely	Readily	Very readily
Building new classroom blocks					
Building new Library block					
Building new staff accommodations					

12) How readily are you able to spend money on the following **non capital expenditure** items when he/she has the necessary funds to do so?

13) How often are you able to spend money on the following items?

ITEMS	Not at all	Sometimes	Often	Very often
Food purchases				
Utilities				
Vehicle maintenance				
Running cost (fuel)				
Transport expenses				
Printing and publications				
Rent				
Training and conferences				
Stationery				
Refreshment				
Construction of new buildings				
Rehabilitations				
School furniture				
Replenishing science equipment				
Replenishing library books				
Fuel for cooking (gas)				
Replenishing cooking utensils				

14. To what extent do the following under listed factors impede disbursement of funds in your school?

	Not at all	Very little	Little	Much
Lack of cooperation of the Bursar				
Lack of cooperation of the Asst. Head				
Limitations imposed by staff decisions				
Limitations imposed by Board of Governors				
Limitations imposed by State laws				

SECTION E:

Systems to prevent forgery and fraud in schools

15).How many times do you check the entries of the under listed **accounting books/ items** in an academic year?

Accounting books	Not at all	At least once	At least twice	At least three times
Cash book				
Journal				
Voucher				
Store inventory book				
General ledger				
Receipt books				

16) How many times do you detect anomalies when checking through the entries of the under listed accounting books/items in your school?

Accounting books	Not at all	At least once	At least twice	At least three times
Cash book				
Journal				
Voucher				
Store inventory book				
General ledger				
Receipt books				

17). Do you have any financial committee that assists him/her to check through the accounting books in your school?

YES [] NO []

18).If yes, what prompted him to put in place such a committee?

(e) Directive from the school Board
[]

(f) Financial regulation requirement
[]

(g) To make up for my little knowledge in accounting

[]

(h) To make up for the little time I have to do serious checking my self

[]

A balance sheet is a document that allows the head to check that there are no discrepancies between the various votes and also helps him or her to know the status of the school financial account at any time.

19.) How often do you instruct your bursar to prepare a balance sheet within the time indicated below?

	<u>Never</u>	<u>Sometimes</u>	<u>Often</u>	<u>Very often</u>
Week				
Month				
Term				
Year				

By trial balance, I mean a document that enables the head to know the balance of each account and whether the school's records agree with those of the bank.

20). How often do you instruct your bursar to prepare a trial balance within the time indicated below?

	<u>Never</u>	<u>Sometimes</u>	<u>Often</u>	<u>Very often</u>
Week				
Month				
Term				
Year				

21).Rate the way you accept the following mode of payments in your school

22. Kindly rate the way you receive the following as evidence of having paid for goods supplied or service rendered to the school

<u>Payment</u>	<u>Never</u>	<u>Sometimes</u>	<u>Often</u>	<u>Very often</u>
Cash				
Cheques				
Draft				
Allowing clients to pay direct into school accounts.				

23). Kindly rate the way you made the following mode of payments to people who supply goods or render services to the school.

	<u>Never</u>	<u>Sometimes</u>	<u>Often</u>	<u>Very often</u>
Cash				
Cheque				
Banker's draft				
Promissory note				

23(b) Service rendered

	<u>Never</u>	<u>Sometimes</u>	<u>Often</u>	<u>Very often</u>
Cash				
Cheque				
Banker's draft				

24. How often does **your head** make up for unexpected future expenditure during the time he/she would be away from the school using the following means?

<u>Means</u>	<u>Never</u>	<u>Sometimes</u>	<u>Often</u>	<u>Very often</u>
Signs blank cheques for use				
Gives accountable imprest				
Allows Board to sign cheques when necessary				
Allows Assistant Heads to sign cheques when necessary				

APPENDIX 1V

QUESTIONNAIRE FOR BURSARS OF SCHOOLS

The survey is to explore some issues on challenges associated with financial administration in public secondary schools in Ghana. All information provided will be treated as confidential.

Instructions

Please answer the questions that are on this questionnaire. You are please expected to give your personal answers as objectively as you can.

Please do not write your name. The researcher assures you of anonymity. Please tick () the appropriate bracket that answers the questions.

SECTION A:

Personal Data

Sex:

- (c) Male []
(d) Female []

How long have you been working with the Ghana Education Service.

- (a) 10-15 years []
(b) 16-20 years []
(c) 21-25 years []
(d) Over 25 years []

How long have you handled your present position?

- (f) 1-5years []
(g) 6-10years []
(h) 11-15years []
(i) 16-20years []

(j) Over 20years []

SECTION B

Knowledge of Financial Administration of schools

2) Did you take any certificate course in financial administration
before you were appointed as bursar? Yes [] No

[]

If Yes, at what level(s) of certification.? (Tick the certificate you obtained)

(a) RSA111/DBS/HND (b) ICA/ACCA/CIMA (c) B.COM/BA/BSC/BED

(d) (Specify others.....)

2)Rate how much you **knew** in the under listed **components of financial administration** of schools **before** you were appointed bursar

Components of financial administration	Knew nothing	Knew a little	Uncertain	Knew much	Knew very much
Preparation of budgets					
Financial reporting					
Sourcing for funds					
Preparing financial statements					
Disbursements of funds					
Store keeping procedures					
Auditing accounts					

3) Have you taken certificate course in Financial Administration after you were appointed as bursar? Yes [] No []

If Yes, at what level(s) of certification.? (Tick the certificate you obtained)

- (RSA111/DBS/HND (b) ICA/ACCA/CIMA (c) B.COM/BA/BSC/BED
 (d) (Specify others.....)

4) Rate how much you **now know** in the under listed **components of financial administration** of schools.

Components of financial administration	(1) Know nothing	Know a little	Uncertain	Know much	(5) Know very much
Preparation Of budgets					
Financial reporting					
Sourcing for funds					
Preparing financial statements					
Disbursements of funds					
Store keeping procedures					
Auditing accounts					

SECTION C:

Procedures to regulate expenditures of funds in schools

5) Kindly indicate step by step how you procure goods and pay for them in your school. Please rank the **under listed items** according to the procedure that exist in your school by indicating in the box attach to each ways of procuring goods.

Note:

The number (1) denotes first step, the number (2) denotes second step, (3) denotes third step and the number (9) denotes the ninth step and so on.

- (k) Preparing Local Purchase Order (LPO)
[]
- (l) Preparing Payment Voucher
[]
- (m) Preparing Store Receipt Voucher
[]
- (n) Obtaining receipt from suppliers
[]
- (o) Inviting pro forma invoice from supplier
[]
- (p) Preparing a Firm Order Request
[]
- (q) Selecting the invoice with the lowest price and also quality goods
[]
- (r) Asking the supplier to bring goods to the store
[]
- (s) Preparing cheque for payment
[]

(t) Deducting withholding tax of five percent (5%) for Internal Revenue Service []

6) How often do your head consult the under listed books/regulations/laws before procuring goods or services for your school?

	Not at all	Occasionally	Often	Very often
Vote book				
Financial Administration Regulation 2004 (LI 1802)				
Financial Administration Instruction (FAI)				
Public Procurement Law 2003				

SECTION D:

Sourcing for funds for schools

7) How often is your school able to obtain funds from the under listed sources

<u>Sources</u>	<u>Not at all</u>	<u>Rarely</u>	<u>Occasionally</u>	<u>Often</u>	<u>Very often</u>
Government grants					
GETfund					
District Assemblies					

PTA					
School fees					
Pupils' contributions					
Foundations					
Philanthropist					

8) Rate also how often you are able to internally generate funds (IGF) for your school using the listed means

Means of obtaining funds(IGF)	Not at all	Very little	Little	Much	Very much
Hiring out of school premises					
Sales of art & craft produce					
Hiring out brass band services					
Sales from farm& garden					
Levies on individual students' parents					
Organizing drama show for fee					
Charging fee for sporting activities					

9) Rate how often your students pay all their fees to the school before the end of the first term?

Forms	Almost Never	Occasionally	Often	Very often
One				
Two				
Three				

10) How would you **also rate** the extent to which students of the various forms **owe fees** to the school by the close of the academic year?

Forms	Not at all	Very little	Great	All the time
One				
Two				
Three				

SECTION D:

Disbursement of school funds

11) **How readily is your head able to spend money on the following capital expenditure items in your school when he/she has the necessary funds to do so?**

Items	Not at all	Very scarcely	Scarcely	Readily	Very readily
Building new classroom blocks					
Building new Library block					
Building new staff accommodations					

12) How readily is your head able to spend money on the following non capital

<u>Items</u>	Not at all	Very scarcely	Scarcely	Readily	Very readily
Purchase of stationery					
Buying fuel for the school vehicle					
Repairing broken down furniture of the school					

expenditure items when he/she has the necessary funds to do so?

13) How often is your school able to spend money on the following items?

<u>ITEMS</u>	Not at all	Sometimes	Often	Very often
Food purchases				
Utilities				
Vehicle maintenance				
Running cost (fuel)				
Transport expenses				
Printing and publications				
Rent				
Training and conferences				
Stationery				
Refreshment				
Construction of new buildings				
Rehabilitations				
School furniture				
Replenishing science equipment				
Replenishing library books				
Fuel for cooking (gas)				
Replenishing cooking utensils				

14. To what extent do the following under listed factors **impede disbursement of funds in your school?**

	Not at all	Very little	Little	Much
Lack of cooperation of the Bursar				
Lack of cooperation of the Asst. Head				
Limitations imposed by staff decisions				
Limitations imposed by Board of Governors				
Limitations imposed by State laws				

14. To what extent do the following under listed factors **impede disbursement of funds in your school?**

	Not at all	Very little	Little	Much
Lack of cooperation of the Head				
Lack of cooperation of the Asst. Head				
Limitations imposed by staff decisions				
Limitations imposed by Board of Governors				
Limitations imposed by State laws				

SECTION E:

Systems to prevent forgery and fraud in schools

15).How many times do your head check the entries of the under listed **accounting books/ items** in an academic year?

Accounting books	Not at all	At least once	At least twice	At least three times
Cash book				
Journal				
Voucher				
Store inventory book				
General ledger				
Receipt books				

16). Do your head have any financial committee that assists him/her to check through the accounting books in your school?

YES [] NO []

17).If yes, what prompted him to put in place such a committee?

(e) Directive from the school Board

[]

(f) Financial regulation requirement

[]

(g) To make up for my little knowledge in accounting

[]

(h) To make up for the little time I have to do serious checking my self

[]

A balance sheet is a document that allows the head to check that there are no discrepancies between the various votes and also helps him or her to know the status of the school financial account at any time.

18.) How often do your head instruct you to prepare a balance sheet within the time indicated below?

	Never	Sometimes	Often	Very often
Week				
Month				
Term				
Year				

By trial balance, I mean a document that enables the head to know the balance of each account and whether the school's records agree with those of the bank.

19). How often do your head instruct you to prepare a trial balance within the time indicated below?

	Never	Sometimes	Often	Very often
Week				
Month				
Term				
Year				

20).Rate the way you accept the following mode of payments in your school

<u>Payment</u>	Never	Sometimes	Often	Very often
Cash				
Cheques				
Draft				
Allowing clients to pay direct into school accounts.				

21).Kindly rate the way you made the following mode of payments to people who supply goods or render services to the school.

21(a) Supply of goods.

	Never	Sometimes	Often	Very often
Cash				
Cheque				
Banker's draft				
Promissory note				

21(b) Service rendered

	Never	Sometimes	Often	Very often
Cash				

Cheque				
Banker's draft				
Promissory note				

22. Kindly rate the way you receive the following as evidence of having paid for goods supplied or service rendered to the school

	Never	Sometimes	Often	Very often
Official receipt				
Ordinary receipt				
Honor certificate				
Undertaking (for money received)				

23. How often does your head make up for unexpected future expenditure during the time he/she would be away from the school using the following means?

	Never	Sometimes	Often	Very often
Signs blank cheques for use				
Gives accountable imprest				
Allows Board to sign cheques when necessary				
Allows Assistant Heads to sign cheques when necessary				

APPENDIX I



UNIVERSITY OF CAPE COAST
FACULTY OF EDUCATION
INSTITUTE FOR EDUCATIONAL PLANNING AND ADMINISTRATION

TEL.: 042-33824

University Post Office
Cape Coast, Ghana

Our Ref.: EP/144.8/165


October 14, 2005

TO HEADS OF
PUBLIC SECONDARY
SCHOOLS, ACCRA
METROPOLIS

LETTER OF INTRODUCTION

The bearer of this letter, Mr. Samuel Bavosya Salamat is a graduate student of the University of Cape Coast. He is collecting data/information in your outfit for the purpose of writing a dissertation as a requirement of the programme.

I should be grateful if you would help him collect the data/information from your outfit. Kindly give the necessary assistance that Mr. Salamat requires to collect the data.


Mr. Y. M. Anhwere
Secretary
for Director

APPENDIX II

GES/TSS.21/SF.7

03/05/06

**HEADS OF SENIOR SECONDARY SCHOOL
ACCRA METROPOLIS**

A LETTER OF INTRODUCTION

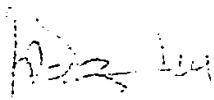
MR. S.B. SALAMAT: ASSISTANT HEADMASTER III
TEMA SECONDARY SCHOOL

I write to introduce to you Mr. S.B. Salamat who is an assistant Headmaster of this school and also a post graduate student of university of Cape Coast.

Mr. Salamat is collecting data on this research topic: **challenges associated with financial Administration in Public Secondary School in Ghana.**

I would be grateful if you could give him the necessary help needed to enable him collect this data.

Counting on your usual co-operation.



P. K. DZINEKU
(ASST. HEADMASTER I (ADMIN.))
for: HEADMISTRESS

APPENDIX V

Reliability

***** Method 2 (covariance matrix) will be used for this analysis

RELIABILITY ANALYSIS - SCALE (ALPHA)

```

* * * VAR00001    has zero variance
* * * VAR00012    has zero variance

N of Cases =      5.0

Item Means
Variance          Mean    Minimum    Maximum    Range    Max/Min
105.3758          9.5308    1.2000    42.2000    41.0000    35.1667

Item Variances
Variance          Mean    Minimum    Maximum    Range    Max/Min
325.9273         10.1577    .5000    73.3000    72.8000    146.6000

Reliability Coefficients    26 items
Alpha = .2397                Standardized item alpha = .5324
  
```


APPENDIX VI

Reliability

***** Method 1 (space saver) will be used for this analysis *****

RELIABILITY ANALYSIS - SCALE (ALPHA)

Reliability Coefficients

N of Cases = 5.0

N of Items = 20

Alpha = .7147

Reliability

***** Method 2 (covariance matrix) will be used for this analysis *****

RELIABILITY ANALYSIS - SCALE (ALPHA)

N of Cases = 5.0

Item Means	Mean	Minimum	Maximum	Range	Max/Min
Variance	12.8300	4.2000	45.2000	41.0000	10.7619
107.1254					
Item Variances	Mean	Minimum	Maximum	Range	Max/Min
Variance	6.0400	.7000	34.2000	33.5000	48.8571
61.3783					

Reliability Coefficients 20 items

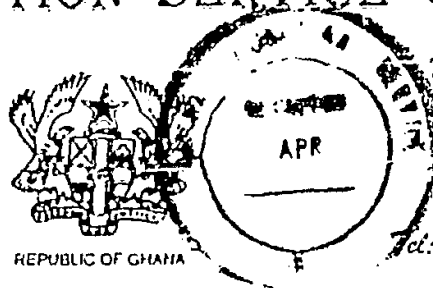
Alpha = .7147

Standardized item alpha = .6676

APPENDIX VII

GHANA EDUCATION SERVICE COUNCIL

In case of reply, the number and date of last letter should be quoted



Ministry Branch Post Office
P.O. Box 711 304
Accra, Ghana

My Ref. NESC/150/VOL. 5/130

Your Ref. No.

Tel:
7TH APRIL, 2003

Dear Madam,

**APPROVED NEW AUDIT MANDATE FOR THE INTERNAL AUDIT UNIT
OF THE GHANA EDUCATION SERVICE**

At the 12th Meeting of Council held on Friday, 28th March 2003, Council received a report on the new Audit Mandate for the Internal Audit Unit of the GES from its Administration & Finance Committee.

Council after deliberations on the report, approved the new Audit Mandate for implementation by the GES.

The main duties and responsibilities under the new Audit Mandate for the Internal Audit Unit are:


- a) to review, evaluate and report on the soundness, adequacy and application of systems, procedures and related internal controls,
- b) to review and ascertain the extent to which GES assets are accounted for and safeguarded from losses of all kinds including where applicable, the effective utilization of those resources,
- c) to review, evaluate and report on the extent of compliance with established rules and regulations, policies, plans and procedures and where considered necessary, to submit suggestions for cost reduction through improved procedures and operating practices,
- d) to review, test and evaluate the reliability and validity of significant accounting, financial and other data developed within the GES for use by the management of the GES,
- e) to carry out field reviews to ensure that projects were being implemented as planned, that allocated funds were being expended efficiently and economically and that local financial and other controls were sound,
- f) to review and evaluate the system of budgetary controls to assess their effectiveness in the light of present operations

- h) to co-ordinate internal audits with the examination of external auditors with the objective of achieving complete coverage of all phases of the operations while avoiding duplication,
- i) to carry out such other special studies and reviews as the GES Council or the Director-General may require.

It was further decided that the Chief Internal Auditor should report directly to the Director-General who must lay these reports before the Audit Implementation Committee which shall report to the GES Council.

It is the expectation of Council that the approval of this Audit Mandate which is in fulfilment of the obligations imposed by the Financial Administration Regulations(FAR) LI 1234 will help to complete work on the Audit Manual which is expected to help streamline the system of internal auditing within the GES.

Thank you.


RENE O. BOAKYE-BOATEN (MRS)
SECRETARY TO COUNCIL.

THE DIRECTOR-GENERAL,
GHANA EDUCATION SERVICE
ACCRA.

Ch. J. L. Osei
f. y. a. u. a.
(Boaten)

APPENDIX VIII

BANK OF GHANA

TELEPHONE: 666902-8
666174-6
FAX: 662996

P.O. BOX 2674
ACCRA
GHANA

OUR REF: SF.42

YOUR REF:

DATE: November 7, 2005

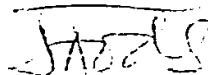
Mr. S.B. Samalat
Tema Secondary School
P.O. Box 300
Tema

Dear Sir,

**RESEARCH: FINANCIAL MANAGEMENT FOR
PUBLIC SECONDARY SCHOOLS IN GHANA**

We forward to you the exchange rate of the dollar/cedi for the years 1982 – 1988.

Yours faithfully,



**JAMES A. ODEI
THE SECRETARY**

Enc.

175

Monthly Averages

MONTH	1982	1983	1984	1985	1986	1987	1988
(CEDI/US DOLLAR)							
JANUARY	2.75	2.75	30.00	50.00	80.46	151.77	176.00
FEBRUARY	2.75	2.75	30.00	50.00	90.00	151.00	179.43
MARCH	2.75	2.75	31.19	50.00	90.00	154.49	184.62
APRIL	2.75	2.75	35.00	51.20	90.00	156.80	185.26
MAY	2.75	2.75	35.00	53.00	90.00	159.00	185.38
JUNE	2.75	2.75	35.00	53.00	90.00	158.33	186.68
JULY	2.75	2.75	35.00	53.00	90.00	162.14	195.00
AUGUST	2.75	2.75	38.91	55.73	90.00	162.85	218.83
SEPTEMBER	2.75	2.75	38.50	57.00	90.00	168.77	227.36
OCTOBER	2.75	22.21	38.50	59.45	90.00	174.41	228.28
NOVEMBER	2.75	30.00	38.50	60.00	90.00	173.52	230.18
DECEMBER	2.75	30.00	49.36	60.00	90.00	175.35	231.10
ANNUAL AVERAGE	2.75	8.91	36.25	54.37	89.21	162.37	202.34

176

APPENDIX IX

SERIOUS FRAUD OFFICE

Tel: (021) 665559 / 667017
Fax: (021) 663152
E-Mail: SFO@ghana.com



Old Parliament House
High Street
P.O.Box AC 80
Accra-Ghana

SFO/ED/003/Vol. 18/28

11th November 2005

Mr. S. B. Salamat
P. O. Box 300
Tema

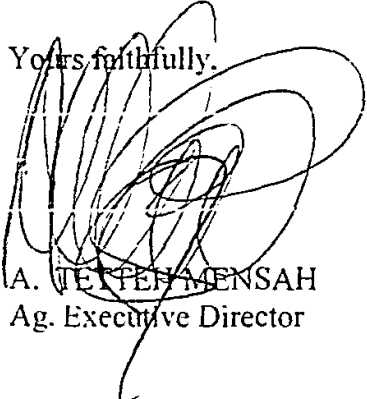
APPLICATION TO OBTAIN INFORMATION ON "THE OPERATION HAWK" FOR RESEARCH WORK

Your letter of 25th October 2005 with the above heading refers.

I regret to inform you that frantic efforts made to retrieve the report yielded negative results. The report is not listed as one of the assets transferred to the SFO.

In the circumstance, we are not in a position to offer help required of us.

Yours faithfully,



A. TETTEH MENSAH
Ag. Executive Director

177