

UNIVERSITY OF CAPE COAST

HEADS OF INSTITUTIONS' PERCEPTION OF FINANCIAL
ADMINISTRATION PRACTICES IN GOVERNMENT ASSISTED SENIOR
HIGH SCHOOLS IN GREATER ACCRA REGION

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2009

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BY

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DISSERTATION SUBMITTED
TO THE INSTITUTE OF EDUCATION
OF THE FACULTY OF EDUCATION, UNIVERSITY OF CAPE COAST,
IN PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE AWARD OF MASTER DEGREE IN EDUCATIONAL
MANAGEMENT

JULY, 2009

CANDIDATE’S DECLARATION

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

Candidate’s Signature.....

Date.....

Name.....

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.

Supervisor’s Signature

Date.....

Name

ABSTRACT

The study was carried out among Conference of Heads of Assisted Secondary Schools (CHASS) in the Greater Accra Region of Ghana. The objective was to find out the perception of heads of government Assisted Secondary Schools towards financial administration procedures practiced in schools. The study was also intended to find out the background of the heads and the bursars on the relationship that should exist among them. The study however established that the heads and the bursars role in the school's financial administration needs to be clarified through regular workshops organized by the Ghana Education Service and other institutions that regulate financial management at the senior high school level.

A questionnaire was the main instrument used to collect data for the heads. Among the heads those who administered boarding schools were more than those who administered over day schools.

It was recommended that induction and in-service opportunities should be opened to administrators not as an option, but as structured and operational practice of the Ghana Education Service. This was informed by the finding that most of the administrators did not either receive an induction or in-service opportunities at all or did not subscribe to one. From the study it was found out that both headmasters/headmistresses and the bursars desire a cordial relationship to exist between them in order for them to foster an understanding spirit and co-operation.

ACKNOWLEDGEMENTS

This work would not have been able to see the light of day without the assistance of certain individuals that deserve mention. I am greatly indebted to my supervisor, Mr. Nicholas Koku Kutor who sacrificed time to supervise this work. His suggestions, guidance and encouragement have made this dissertation worth presenting.

I must acknowledge, with gratitude, the support offered by Might Kojo Abreh of the Institute of Education, University of Cape Coast who typed the manuscript.

My profound gratitude and appreciation also go to my husband, Mr. Daniel Amankwah and my children for the encouraging words and understanding for times off my family duties.

I also wish to thank all my colleague heads of government assisted Senior High Schools in the Greater Accra Region. Their participation made the study interesting and informative and I shall be most unappreciative if I do not commend them.

I wish to express my appreciation to Mr. Seth Kofi Nti and Mrs. Grace Amuah of the Outreach Unit, Institute of Education, University of Cape Coast, for the efficient manner they advised me on formatting and presentation of the final report.

DEDICATION

I dedicate this dissertation to my husband, Mr. Daniel Amankwah, and my lovely children.

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CHAPTER ONE

INTRODUCTION

Background to the Study

The role of financial management and administration in the delivery of quality secondary education cannot be overemphasized. The management and financial administration of secondary school education form part of the duties of the Head of institution (i.e. Headmaster or Headmistress) with the support of the accountant or bursar. The training acquired by the head of institution and the bursar makes has implications on the job performance. Training and development of the head and the bursar in financial administration is an is an aspect of human capital formation financial administration and management.

According to Côté (2001) human capital refers to the knowledge, skills, competencies and attributes embodied in individuals, which facilitate the creation of personal, social and economic well-being. It includes motivation, moral behaviour and attitudes. It also includes knowledge and skill that is tacit and inter-personal in nature, such as the knowledge and information shared at work between colleagues. Both human and social capital complements the training that heads receive to function in the places of work..

While human capital is embodied in individuals, social capital is embodied in relationships. Social capital is increasingly seen as a useful concept and a tool for understanding the role of relations and networks in

social and economic development. The notion associated with “social capital” formation is the popularisation and growing mainstreaming of the concept. No wonder that current literature in human and social capital which has implication for public policy can complement and strengthen the tradition developing individuals who better fit their jobs. A multitude of definitions and understandings of social capital is possible, ranging from those that emphasize the value to individuals of resources in the form of social relations in families and communities, to others that emphasize the role of networks and norms in civil society. For the most part, social capital has been defined in terms of networks, norms and values, and the way these allow agents and institutions to be more effective in achieving common objectives. Trust is considered as an important outcome of social capital (Côté, 2001; Becker, 1993).

According to human and social capital activists there is the need to make the concept and theory surrounding these available to policy makers and the policy implementing agents. In the words of Bolman and Deal (2003, p. 129), “many successful organizations have embraced creative and powerful ways to align individual and organizational needs. All these reflect the human resource core assumption by viewing the workforce as an investment rather than cost.” The big question however is whether in the management and administration of secondary schools in Ghana, enough training and other opportunities for professional development and growth are provided for its key personnel.

In developing teachers to become heads of institutions there is the need to look beyond the academic background of the eligible officers and consider other intrinsic as well as extrinsic factors that could impede performance on

the job as individuals who were once teachers take up new roles as administrators. The norms of money use and transactions that are permissible under the Ghana Education Service code of ethics for heads of institution as well as bursars need to be studied carefully. The financial policy frame as it has come to be known needs to be studied by heads and bursars in secondary school administration.

State of Secondary Education

The Senior High School system provides further education to eligible Junior High School pupils. The objective of senior high school is to equip students with skills and knowledge for either direct entry into the world of work or further education. The ever increasing number of basic school pupils has led to a corresponding increase in the number of senior secondary schools to meet the growing demand for secondary education. The number of public senior secondary schools in Ghana as at 2008 stands at 474 with a total enrolment of 232,095 (CHASS, 2008). To help lay a solid foundation for science education, 110 Science Resource Centres have been established throughout Ghana to enable secondary schools without well equipped science laboratory to have access to science practicals. The supply of text books in senior secondary schools has also improved considerably, as part of the Ministry's plan to ensure that students have adequate text books for their studies. Another segment of secondary education is Technical/Vocational Education. It is provided in Secondary/Technical Schools, Technical Institutes, Vocational Schools/Training Centres and other post-basic educational training institutions.

Basically, the purpose of technical and vocational education is to equip young men and women with the requisite technical and professional skills needed for the rapid socio-economic development of the country. The emphasis is on training people for self-employment. Technical and vocational educations have been given a boost with the on-going establishment of 20 Technical/Vocational Resource Centres throughout the country (2 in each region). As at 2007 Ghana could swank of 23 public technical institutes and several private ones including vocational institutions. The private sector is contributing a lot in providing quality education at the secondary level. The private second cycle schools have a total enrolment of 90,000. The case region (Greater Accra Region) has thirty four (34) accredited secondary schools (GoG, 2007).

Access to public secondary education expanded more rapidly at the expense of the private sector after 2007 one reason which might be due to the computer placement system that is used to place students in senior high schools in Ghana. Nkrumah's administrative policy of using the private sector to augment the public domain has been functional and continuing to do so. The Nkrumah policy was effected through the 'encouragement' status granted the more promising private secondary schools by virtue of the fact that they were performing well academically. The policy brought the private schools more fully into the public domain, making them government-assisted. Twenty-three of these institutions were actually built, managed and controlled by Ghana Education Trust (GET) by 1961 (Quist 1999b). From September 1959 to September 1962, GET managed no fewer than 34 well-equipped and well-housed secondary schools. By September 1963, an upward of forty-six

buildings, increasing access and opportunity for many Ghanaian students irrespective of ethnicity, class and gender to access secondary schools. This was possible following increased funding from the Ghana Cocoa Marketing Board (CMB) which endowed the country with initial seed money of 2.5 million pounds sterling. CMB remains the sole buyer and exporter of all cocoa (the leading export crop and major foreign exchange earner until the 1990s) produced in Ghana (Quist, 2003).

A change in structure and content secondary educational curriculum occurred in 1987, with the implementation of the Junior Secondary educational reform. This introduced a 3-3 structure, that is, three years of Junior and three years of Senior Secondary education. A structure apparently informed by similar ones (the 3-3 high school system) in the United States, Japan and Nigeria. This structure was a major departure from the British colonial 5- 2 model. Importantly, it made three years of secondary education compulsory for all primary school graduates for the first time in Ghana. Two new examinations, namely, the Basic Education Certificate Examination (BECE) taken at the end of three years of Junior Secondary education, and the Senior Secondary School Certificate Examination (SSSCE) administered at the end of the Senior Secondary programme were also introduced (Quist, 1999b). One significant change was the elimination of the old middle school system. The curriculum content of the Junior Secondary schools now included cultural studies, Ghanaian languages, environmental studies, agricultural science and life skills, mostly based on Ghanaian themes. Content, in most subjects at the senior secondary level, was also revised to reflect new standards and expectations.

Despite these, Quist (2003) indicated that radical reform of the system was still absent. The Senior Secondary programme essentially retained some of the features of the old system, such as course designations, preparation and management of the examination and certification processes. Further, senior secondary schools still remained highly selective, meritocratic and elitist, especially the Cape Coast schools and Achimota. By 1990, an expanded secondary school system produced 252 Senior and 4,918 Junior Secondary schools nation-wide. In that year, whereas Junior Secondary institutions had a total enrolment of 507,168, their Senior Secondary Schools counterparts (the old secondary schools) had 169,204 students. By 1993, enrolment at the Junior Secondary level was approximately 80 percent while that at the Senior Secondary level was about 40 percent of secondary school-going students. With the 1987 reforms, only Senior Secondary education remained a major link to access universities and other tertiary institutions in Ghana.

Secondary education and national development

Since colonial times, secondary education has been an instrument for the production of middle-level manpower comprising clerical staff, technicians, schoolteachers, facilitators for adult learners, nurses and other paramedical staff, critical to national development. According Quist (1999b, p.23), national development is defined as ‘the effective harnessing of all potential human (natural) resources of the state through education, training, industry and technology, among others, for accelerated economic growth and socio-political development’. Secondary education was also a ‘tool’ for cultivating the ‘cream’ that secured university education and became lawyers, doctors, academicians, engineers, accountants, among others (Quist, 2003).

Internationally however, the exact role of education in national development remains a difficult thing to determine. As Debeauvais (1981: 67) noted, ‘in less than thirty years we have witnessed the birth, the success, and the decline, of the notion that education is one of the chief factors of development’. This notwithstanding, belief in education’s contribution to national development remained strong and accounted for the targets set by international bodies for increased admission rate. This has led to calls by donor institutions such as the World Bank for enlarged access to all types and levels of education, better educational financing, and continuing research that linked education to national development (Easton and Klees, 1990). The demands for increased access to education have been strengthened by the Dakar Framework for Action and the targets for the Millennium Development Goals (MDGs) which both support quality Education for All (EFA).

There is no doubt that Ghana has responded to the calls to increase access to education and this is evidenced by the expansion of education at all levels. At the second cycle level, apart from more private and community senior secondary schools springing up, the government has set up model senior secondary schools in each district. In most districts the infrastructure of the model schools has been developed and this has aided an increase in admission and participation.

One of the possible derivatives of expansion of education, especially at the secondary school level, is an increase in the funds available to the school. For example, as a result of an increase in enrolment the level of internally generated funds, i.e. school fees and other levies, might increase. Similarly, government funding in terms of scholarships and subsidies could increase.

Management of funds is a key duty of the headmaster/headmistress that is to be assisted by the bursar. As has been said earlier, effective and efficient control of the school funds could assist the school provide quality education. An increase in the level of funding available to the school makes this task much more demanding (Quist, 2003).

Statement of the Problem

From my experience as a head of institution I have observed that in most cases headmaster/headmistress go into headship with only the little knowledge they have acquired in financial management during their training in school. The level of appropriateness of the fore knowledge of financial management to headship at the secondary school level needs to be clarified. In case the assumption that training acquired by the headmaster/headmistress is true there is still a follow up discussion on which other factors aid the head in administering the management and administration his/her function in terms of cost and financing needs of the school. Budgeting for future needs of the institution will be incomplete if heads keep to a long standing format. The above therefore constitute a puzzle that merit attention from a research standpoint.

The training acquired by heads to carry out the important task of financial administration is not well structured within the Ghana Education Service. The assumption most often is that heads could play this role out of experience. The question however is whether experience alone in the field teaching could adequately equip heads with the skills to execute the role financial administration in secondary schools effectively.

Purpose of the Study

The study is aimed at studying the perception of heads of government assisted senior high schools in Greater Accra Region of Ghana. The role of heads and bursars in fostering order and sanity in financial administration of schools in an age where probity and accountability is the order of the day is indispensable. The type of training freely available at the disposal of administrators and accountants reflect the practices they follow. The study sought to find whether training and guided awareness about standards in the day to day administration is really worthwhile in the special case of Greater Accra Region of Ghana.

Research Questions

The following research questions have been formulated to guide the course of the study and they are:

1. What induction is given to newly appointed heads of Senior Secondary Schools in Ghana to enable them perform the task of financial administration?
2. Which in-service opportunities are available for Senior Secondary School heads in Ghana to enable them update their skills in financial management?
3. Which relationships exist between headmasters/headmistresses of schools and their accountants (bursars) in Ghanaian secondary schools?
4. What recommendations do heads give for the ideal of relationship that should exist between heads and bursars?

Significance of the Study

The study came up with real life experiences of heads on their job and the encounter that heads normally have to go through with the bursars. Though the Ghana Education Service has guidelines for heads this study brought about that there is need for occasion to explain some the concepts and policy the in the financial administration regulation of 1979 to heads of schools. Perceptions and attitudes of heads on financial management at Senior Secondary School level as it reflects in the comments of the respondents were detailed in this studied for the academic community as well the general public.

The study revealed some key areas of financial administration in our secondary schools that are often not commented about. The study provided the baseline information as well as literature for future researchers into financial administration at the second cycle level in the Greater Accra Region of Ghana.

Delimitations of the Study

The study could have captured views of bursars on financial administration in the various institutions selected for this study. However, the concentration has been on heads of institutions of government assisted Senior High Schools alone. Again, the study did not include heads in the private sector and other secondary schools that were not government assisted in the Greater Accra Region of Ghana.

Limitation

The study was confined to government assisted senior high schools in the greater Accra region. Only thirty of such heads participated in the study.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter is a review of research findings, views and proposals found in books, bulletins, journals and reports that are relevant and related to this study. The purpose is to produce a conceptual framework, which will serve as a guide for the study. It also provided the basis of identifying similarities and differences between this study and the studies of earlier researchers in the area of study. The chapter is divided into sections with sub-headings and a summary of the entire chapter has been given at the end of the last section.

Financing Secondary Education in Ghana

It has been argued by Quist (1999a) that for developing countries ‘secondary education has not been adapted to deal with the present crisis (of national development in a rapidly globalizing world) as well as the exponential growth of science and technology’ (p.6). According to Quist (2003) the argument is in two fold. First, the issue of inadequate funding despite the popularity and consensus among all interest groups, namely, the state, educated elite and the churches, about the significance of secondary education to national development (and nation building), and this was notwithstanding the fact that secondary education has received consistent funding since colonial times. Secondly, addressing the questions and problems surrounding the educational reform with particular emphasis on the curriculum.

This study reviewed literature on the demand-side financing of basic education and secondary education in Ghana and evaluates the extent to which the capitation grant scheme at the basic school level has impacted on improved access to quality basic education. The challenge is that when education expands at the base (basic school level) it has implication for growth students turnover at the secondary school levels as well (Quist, 2003; Akyeampong, 2007).

Furthermore, article 38 (p.4) of the constitution identifies Ghana's educational objective as follows.

1. The state shall provide educational facilities at all levels and in all regions of Ghana and shall to the greatest extent feasible, make those facilities available to all citizens.
2. The state shall, subject to the availability of resources provide equal and balanced access to secondary and other appropriate pre-tertiary educational access to university education with emphasis on technology.

A major policy under which education is being financed in Ghana is financial decentralization which is defined as a policy of allocating funds from national levels to sub-national levels to use according to their priorities. For example, the district assembly's common fund and giving the regional and district levels appropriate powers to raise their own finances to use in accordance to their own priorities.

“Sources of educational finance:

- i. internally generated funds (IGF)
 - school boarding fees

- school user fees
- ii. Miscellaneous incomes (eg. Rentals, minor tradition activities etc)
 - government of Ghana (GOG) funds
 - government grants-loans, emolument, demonstration
 - Government subsidy (absorbed fees) finances from GETFUND and HIPC relief funds.
- iii. Others
 - development partners/donor funds-DFID, UNICEF, JICA
 - Donations from old students, parents, companies, organization, philanthropists etc.
 - PTA dues and levies
 - Investment- endowment fund, savings, securities etc
 - GETFUND
- Scholarship grants- government, CMB, companies, district educational trust fund etc” (Akyeampong, 2007; p.15).

Akyeampong (n.d.: 7, 8) highlighted the costs to governments and parents in secondary education in Ghana as:

- i. For boarder’s government to parent cost-sharing ratio is about 1:5.
- ii. For day students, government to parent cost sharing ratio is 1:1
- iii. Overall, costs to parents is 4 times government costs
- iv. Subsidies enjoyed by all –rich and poor
- v. But, *income* and *location* are important indices for participation in secondary education.

Wide variations in costs between schools attributed to: (a) resource availability, (b) intensity of practical activity, (c) enrolment levels, and (d) subject specific fees charged. Curriculum orientation, relevance and its realistic preparation of students for the labour market needs to be properly analysed and evaluated against what it cost government and parents to provide such an education.

Visions of School Heads

Appau, Bosu, Bansah, Mills & Oduro (2007) conducted a study of headteachers' vision for their schools in the Southern (Cape Coast) and Northern (Tamale) belts of Ghana.

The vision that the headteachers had for their schools were explored through two questions:

1. Where would you like your school to be in the next five years?
2. What would you need to help achieve your five year goals?

The main visions listed were as follows:

In the next five years I would like my school to:

1. Be counted as the best in the region in terms of academic and moral performance
2. Have children who have the capacity to read and understand their books
3. Improve on enrolment and performance of girls
4. Have all children of school going- age in the immediate surroundings enrolled
5. Have high retention rate for enrolled pupils
6. Improvement in staffing and quality of teacher

7. Have adequate teaching and learning materials supplied

Benefits from effective supervision

1. Develop the spirit of teamwork
2. Increase the level of community participation in school management
3. Benefit from the School Feeding Programme
4. Have an effective Parent-Teacher Association
5. Have ICT facilities to make teachers and pupils computer literate
6. Have access to electricity
7. Have safe drinking water
8. Be a model school in areas like literacy, numeracy and problem solving.

As to what they will need to help them translate their vision into reality, the following were listed:

To help me achieve my five year goals, I would need;

1. In service training for headteachers and teachers
2. Disciplined teachers and pupils
3. Dedicated teachers
4. Adequate and timely supply of teaching and learning materials
5. Strengthened relations with Parent Teacher Associations, School Management Committees/Board of Governors and District Assemblies
6. Professional Support from Circuit Officers and District Office.
7. Parental support for pupil learning
8. Adequate sanitation facilities
9. Furniture and other needed logistics to be adequately provided and supplied to teachers and pupils.

10. The removal of the 'Shift System' and the construction of more classrooms
11. An increase in the 'Capitation Grant' and have it made available to school authorities on time
12. School lands to be well demarcated to prevent encroachment from the local community
13. Recreational facilities
5. Effective community participation.

The issues identified in that study gives room to further probes like why things happen the way they do in secondary school administration in Ghana in general and in Greater Accra Region in particular.

Financial Management and Administration in Ghana's SHS system

In the 1980's there were many reported cases of financial crises among educational administrators and their financial staff. That was one of the famous periods of accountability when the government of the day called many school heads as well as other leaders to render account of their stewardship; and a good number of headmasters/headmistresses and bursars were either suspended, dismissed, or demoted and made to pay huge sums of money which they were accused of having misappropriated (Afful-Broni, 2004). The comment was made then, and could most likely be made now, that in most cases, school heads had not themselves taken any moneys; rather, they had probably failed to supervise their staff who were directly in charge of managing the funds. Part of this failure may have been the usual mentality among a good number of Ghanaians who do not want to offend their subordinates or who are afraid of being considered mean at the level of probity

and accountability. The truth of the matter is that if a subordinate misappropriates and his boss fails to hold him accountable, a higher, external boss will hold the local boss accountable in the end.

When it is said that the school head ought to be a great educator, one who relates well with others, a competent enabler and collaborator with students, teachers and parents, the case should not rest there; it is expected of the school head to pay critical attention to the following finance-related issues:

(a) Budget:

As common as this word is and as well as the concept may seem, and as such the danger of taking it for granted, fact remains that having knowledge of what a budget is, how to prepare one, what rules it, and how it guides the organization must be of extreme importance to the school head. In the next subsection, we will go into some details about this important concept (Afful-Broni, 2004).

(b) Funds:

The headmaster/headmistress needs to know clearly where the school's funds come from, the form in which they come, the time and the manner in which they come. Whether through money transfer from one bank to the other, or whether a cheque is mailed to the school, or if someone has to travel to headquarters to collect physical cash. It may be necessary to know the best ways to claim the funds; how they are maintained; how they are handled; in what currencies they come; and whether or not it is proper to put them into treasury bills etc. Closely linked with this is the aspect of the collection of funds (Onifade, 2004).

In Ghana, references can be made to tuition fees as well as other fees; in spite of the government's policy of free education, parents and guardians still have to supplement government input even at the elementary schools. In the boarding schools, there are other fees that are collected: feeding fees, entertainment fees, first aid fees etc. Some schools collect fees for extra classes, computer lessons, and for extra courses that may not be on the school time table, but which may have been approved by the school's local administration in collaboration with the PTA. Since collecting school fees is such an important part of the financial aspect of the school, some administrators take pains to hire specially trained staff for it. It is being suggested that care must be taken not to get too excited in the collection of fees lest the institution would lose money in the end (Afful-Broni, 2004).

There is nothing as miserable as making a loss in money collection. That happens when salaries paid to the collection staff is higher than the money which such staff is able to collect for the school. Care must therefore be taken to avoid waste during collection of funds for the institution. In some big institutions especially in some overseas universities, it is possible, although the contrary is more common, for the fundraising or development office to spend more than they are able to make for the school. However, as a way of avoiding loss, the collection of money need to be guided by standards enshrined in the Financial Administration Regulation of 1979 (Atuahene, 2008).

(c) Life of the Funds:

Here are some important questions that the school heads ought to pose regarding the funds under their control. What do we do with funds which we

have in January but will not need to use until March? How about those that can wait till June? Can they be given out to some members as loans, and to whom? Can the school invest this money? Where will the interest go to? Will the interest be accounted for by the appropriate officers? Where is our guarantee that the moneys we may be tempted to loan out will be available when we need them? What ratios, if there are varieties of management with the financial institutions? Should we, even if we could, continue doing things the same way as ten years ago?

The decision that could be taken on the life cycle of funds of institutions is not personal decisions but group ones (institutional decisions). In drawing a line of what could be considered standard in financial administration in regard to life cycle funds Skwira (2001) the funds are part of the general education formula, they, in effect, reduce the amount of state general fund money needed to fund that formula.

(d) Salaries and Allowances:

Skwira, (2001) one of the things that any accountant or paymaster would tell you is that there are several ambiguities and disparities in salaries and allowances. Among university lecturers for example, there are “scales” which people are put on, based on their qualification and experience and yet within a scale, there is a “range”. It is therefore possible to find two lecturers with the same qualification and experience, and on presumably the same salary scale, but who receive different salaries when it gets to the bottom line. As the personnel in charge of determining the actual cash value, how do you determine exactly how much a staff receives? Are there genuine and clear

guidelines that assist in the determination that a head or his subordinate makes regarding salaries and allowances.

(e) Payment Date:

Even though heads may not have given it such a serious thought, or they may have little control over it, the fact is that in Ghana where usually one's pockets are completely dried up before the next pay day, it really matters when salaries are available in the bank. Sometimes there are genuine difficulties at certain quarters that cause delays, but in many cases, it seems that no one really seemed to know when their salary would be available. Again, such uncertainties have effects on job performance (Onifade, 2004).

Discussing the issue in the context of higher Atuahene (2008) pointed out that the issues qualify to fall under job conditions, and the head has to be on top of them. Even though he/she may be practicing centralization at his/her school, nothing stops him/her from being ultimately responsible by finding out if there are problems, and by creating some certainties, order and clarity in financial affairs. When new allowances are to be paid to university lecturers for example, it would seem strange to have one university paying its staff a month or more before the other's staff even get a word of it. Centralization should not give license for insensitivity to worker's genuine needs, as this is how such cases come across to the majority.

(f) Auditing:

The auditor may be considered by many as the policeman or the spy for the administrator, but his task is rather essential and beneficial to every office in the organization in the long run. It is generally recommended that in a big educational institution like a university in Ghana, and even some of the

secondary schools, there must be an internal auditor. He is part of the local community, and he is the “bouncing board” so to speak, for once he approves of things, there is the great likelihood that when external auditors come for inspections, this office must be competent and independent, although not naturally opposed to or apart from the local community (Afful-Broni, 2004).

In line with the argument of Quist (2003) on auditing of schools, he said auditing requires that the auditor must be well-trained, not made to think that he has to please anyone. His goal has to be the ultimate good of the institution. He must therefore be courageous enough to point out small as well as big problems, lest they eventually grow bigger and get caught by external auditors. The internal auditor is the official inspector of the financial organs of the institution. He ought to work in collaboration with the chief administrator or school heads, the bursar or finance officer, the purchasing officer, the accountants and accounting clerks.

(g) Book keeping:

Even though there are usually trained people who handle these areas, the head cannot be ignorant of such operations. Good book-keeping is one effective way of avoiding waste and poor purchasing. It also protects the purchasing staff, the bursar, and the head. It saves the organization from unnecessary embarrassment and provides good feeling and a sense of trust among the people. It contributes to increased work output as well. Good book-keeping goes with insistence on genuine sales receipts (Onifade, 2004).

(h) Accounting:

Accounting is about the proper recording of income and expenditure. In the school setting, there ought to be genuine and true recording of financial data which is at the core of almost all other activities. People in the Accounts Section ought to be well trained, and in these days of technology and modernity, the accounting department must be computerized. In Ghana, this request may sound too demanding especially to the elementary schools in the remote and poor places. However, those who can must avail themselves of the opportunity as stressed by Afful-Broni (2004).

These days, there are various kinds of software programmes that can assist the accountants and the other staff in effective book-keeping that far outweigh the disadvantages. One prime factor is that if the school embraces the computerization efforts, the head who may not be an expert accounting clerk, can follow a lot of the processes if he decides to share book-keeping software with the accounting department (Onifade, 2004).

(i) Purchasing:

Every educational institution, like every formal organization, must have structured systems in place. One such important system has to be the central purchasing department. (Afful-Broni, 2004). Things should not be done on impulse. There must be a system in place guiding purchasing. For items needing to be procured locally, a small number of workers can support bids and evaluate vendors. As much as possible, the head and his team should show honesty and seriousness by disabusing the common mentality that people have of those in charge of purchasing as well as others who handle money that they are usually in it for personal gains.

For example, in going out to buy items for the institution, there ought to be comparison of prices; those whose duty it is to purchase ought to determine what to do. Skwira (2001) pointed out that in taking a decision as to what to purchase or procure there should be a guide for the choice: “Is it quality, or quantity? Is it availability or which items would break down quickly so that more purchases would be done soon? Where are the items procured from? Were the goods procured from a relative or friend or from the best place with the best quality items and comparatively good price?” (p.122).

There have been reliably reported and confirmed cases of certain officers buying items that are not even needed in Nigeria (Onifade, 2004). They may rush suddenly upon some tip-off, and return to campus with items unneeded, while other items on request may not have been purchased. The purchases in this case may have been done because the officers could make a good “cut” from the business. In such a situation, it is clear that the officers in charge are only interested in pleasing themselves and not the organization. It is good to go back to some of the guiding principles about participating in organizational life; personal gains must be surrendered to the communal good, lest the organization will never make progress.

These are major areas that the school head and indeed every head ought to pay serious attention to. For the head, it is important to ask about pro-forma invoice, proper receipts, etc. Is there any possibility of bargaining or bidding? Especially for institutions, it is commonly known that since they buy in large quantities, there are discounts, or the staff have the opportunity to ask for certain lowering of prices.

According to Afful-Broni (2004), there must be guidelines in place and adhered to. For example, it should be a common practice among the purchasing staff that the complex procurement decisions regarding major items ought to be done in close collaboration with those who have control over pricing in order to possibly achieve savings without compromising quality; and this is a labour intensive endeavour. If such practices are followed through, there would be significant opportunities for process improvements and cost savings, even in categories once thought untouchable, such as textbooks. Van (2001) reported actual savings in millions of dollars for entire school districts, in Chicago, Boston New York, and Puerto Rico when this advice was followed. This study has been double-checked locally among trained purchasing staff in Ghana, and has been found to be applicable. One secret is that the purchasing department can in fact focus not only on procurement processes but also saving money for the school. It is being suggested that one of the major difficulties would be when the head has not taken the hiring of such staff seriously. In other words it is hoped that well-trained and committed staff would be more likely to do a good job.

The professional code of conduct and mode of operation is crucial organ in the life of the organization. It is being suggested that if unqualified people are hired, they may feel that they need to do something in return for the good done them, so the one who writes the cheque can make a deal with the purchasing clerks to buy from certain places or a certain quantity, else they would have no cheque on their next trip.

Purchasing is one of the natural consequences of budgeting. After we budget, we are to implement our plan by purchasing items that we need,

among other things. Purchasing is also a most common activity of the organization since the organization must have access to certain goods and services for its proper and smooth functioning. Purchasing is the process of obtaining the material and other resources that the organization requires in order to operate and fulfill its specific goals. Purchasing is the outcome of a well planned budget, when its specific need time arises, and when expedient and convenient as possible, the time for the procurement is right. Like any major activity that has many effects on the progress or disaster of the organization, purchasing must have guidelines, supervised by its head, and under the general competence of the institution's head.

Afful-Broni (2007) advanced some guidelines as helpful for implementing proper purchasing practices in schools:

- (a) there should be a separate, independent department that will be charged with the purchasing needs of the institution.
- (b) Although independent in certain regards, this outfit must work in close collaboration with the finance/accounting department.
- (c) And although independent, they ought to be answerable to the school head who is the chief executive.
- (d) There must be research done about the possible price differences way ahead of time before the actual buying takes place.
- (e) It is common practice that purchasing must be done in large quantities to save cost and travelling expenses.
- (f) But this idea of purchasing in advance should not make the outfit buy goods that are not needed in the near future. That money could be better used in other areas of the organization.

(g) In all their work, care must be taken not to forget what the goals of the school are. The products that are procured must be ones that truly contribute to effective teaching and learning (p.87)

(j) The School Board:

Although the school board is technically empowered by law to have control over the administration of the school's finances as well as other things, they are in practice, on the sidelines as patrons who do not wish to be seen as poking their noses into the affairs of the headmaster. This is another typical example of a Ghanaian attitude that kills effectiveness - - the fear of being given names if one should blow the whistle or call for proper accountability. Yet, school boards are well known all over the nation as being responsible for raising millions of cedis for many school projects. Also, they are the ones called upon when there are financial, administrative or disciplinary problems in the schools. It is being suggested that school boards should play their rightful roles of not only being patrons and matrons of their schools, but also supervising effective and transparent financial management of schools by all the authorities. Monies and other resources voted for specific schools must go to their intended destinations. Sometimes a school's ability to receive its due share of money, bus or classroom renovation would depend on how powerful or connected the school board is.

(k) The Chief Executive:

According to the guidelines of the Ghana Education Service, the headmaster or headmistress, as the chief executive of the school, is the final local authority responsible for the financial management of the school. The bursar, matron, purchasing officers, book-keepers, accountants, etc are all

answerable to him. The same can be said of the organizational structures of tertiary institutions in Ghana; the vice chancellor, who is also the chief executive of the university, is the final local authority over all matters including financial. All others, including the finance officer, purchasing officer, internal auditor, accounting clerks, and registrar report to the vice chancellor. Even though in respect of centralization he may empower and not necessarily do a daily supervision of their offices, it must be understood by all that the final decisions are the prerogative of the vice chancellor and no one else. Sometimes, what could happen in organizations is for some officers, because they have others reporting to them, to begin to develop a false sense of their positions. The facts that accountants and purchasing officers, by virtue and nature of their work report to or deal more regularly with the finance officer should not create in the latter's mind that he is the overall boss. But if the organizational chart is not drawn and made available to all, there could happen, as indeed there have been cases, where lower officers become so powerful that they begin to determine major decisions that in the end control quality of education. If the librarian takes it upon himself to order or purchase which books he deems important, or if the finance officer or bursar decides on his own to write a specific amount of money on the cheque for important items to be purchased for the institution, the quality of academic work may be compromised, and in the end it is the vice chancellor, the principal, or the headmaster who will have to answer questions when the university council, the school board, or the Ministry of Education call for accountability.

Norms on Banking and Withdrawing of Funds in Secondary Schools

Public accountability is the hallmark of modern democratic governance. As a concept, however, 'public accountability' is rather elusive. It is a 'hurrah-word', like 'learning', 'responsibility', or 'solidarity' - nobody can be against it. It is one of those evocative political words that can be used to patch up a rambling argument, to evoke an image of trustworthiness, fidelity, and justice, or to hold critics at bay (Bovens, 2005).

Historically, the concept of accountability is closely related to accounting. In fact, it literally comes from bookkeeping. According to Dubnick (2002: 7-9), the roots of the contemporary concept can be traced to the reign of William I, in the decades after the 1066 Norman conquest of England. In 1085 William required all the property holders in his realm to render *account* of what they possessed. These possessions were valued and listed by royal agents in the so called Domesday Books. This census was not held just for taxing purposes, it established the foundation of the royal governance. The Domesday Books listed what was in the king's realm; moreover, the king had all the landowners swear oaths of allegiance. In the early twelfth century this evolved into a highly centralized administrative kingship that was ruled through centralized auditing and semi-annual accounting.

Many public managers are, apart from being general managers, professionals in a more technical sense. They have been trained as engineers, doctors, veterinarians, teachers, or police officers (Abbot 1988; Freidson 2001). This may imply accountability relationships with professional associations and disciplinary tribunals. Professional bodies lay down codes

with standards for acceptable practice that are binding for all members. These standards are monitored and enforced by professional bodies of oversight on the basis of peer review. This type of accountability relation will be particularly relevant for public managers that work in professional organizations, such as hospitals, schools, psychiatric clinics, police departments, or fire brigades (Bovens, 2005).

Public managers can also be summoned by courts to account for their own acts, or on behalf of the agency as a whole. These can be the 'ordinary' civil courts, as in Britain, or also specialised administrative courts, as in France, Belgium and The Netherlands (Harlow 2002:16-18). In some spectacular cases of administrative deviance, such as the *affaire du sang* (the HIV contaminated blood products) in France or the *Tangentopoli* prosecutions in Italy, public officials have also been summoned before penal courts. In most western countries legal accountability is of increasing importance to public managers as a result of the growing formalization of social relations (Friedman 1985; Behn 2001: 56-58) or because of the greater trust which is placed in courts than parliaments (Harlow 2002:18). For European public managers in particular, the directives of the European Union (EU) are an additional and increasingly important source of legal accountabilities (Harlow 2002:156-157). Legal accountability usually will be based on specific responsibilities formally or legally conferred on authorities. Therefore, legal accountability is the most unambiguous type of accountability as the legal scrutiny will be based on detailed legal standards, prescribed by civil, penal, or administrative statutes, or precedent. This does reflect the great challenge that

our headmasters/headmistresses face in the senior secondary schools that they administer.

Issues in Development of School Heads as Accounts Supervisors

Research has established that the relationship between higher education and training and performance (or returns to productivity) in developed and developing countries is high (Mincer, 1974; Becker, 1975 and Blaug, 1970). These studies confirm the assumption that training and development of accounts supervisors increases their productivity. Theory has shown that either leaders (supervisors) are born or they are made; but the camps of orientation of the various researches differ (Glickman, Gordon & Rose-Gordon, 2007). Therefore, the implications for the two views are that; if supervisors are born then they should be given the appropriate platform to operate and if they are otherwise made then much time should be devoted to developing them to become the best they can be on the field of instructional supervision. We do not lose sight of the fact that if even leaders are born they can change their orientation (job affiliation) because of change in the environment, economic conditions, ill health and a host of other plausible factors. This is all possible because the labour market is not perfect so changes are always expected in the recruitment and retention of accounts supervisors (Woodhall, 2004).

Investments in education in general and development of school heads as managers of money in particular comes with three clear cut expectations that they come along with; these are: super profit (Benefit that education brings is higher than the cost of education), normal profit (break even point; when cost and benefit of education are the same) and loss (when the cost of

education is higher than the benefit or returns to education) according to Woodhall (2004). The three expectations are influenced by input conditions and environmental factors. Therefore, investment in development of school heads by means of financing their training is assumed to assure supervision of school accounts. The human capital is a powerful tool in the development of the educational system (Becker, Murphy and Tamura, 1990). Human capital formation has been observed to enhance productivity since the prospective instructional supervisor will be trained to have eyes to observe, ears to listen, emotions to feel and sense of touch to exhibit skills once acquired.

Another crucial factor in the decision making process is about how the funds to finance the education programme can be assessed. Generally, social amenities are funded by the state, however the sources of finance for education and training which include the private investment, private participants, contributions by philanthropists in society and international cooperation agencies. The opportunity cost to the education and training of the instructional supervisors has been argued by some critics. Holding other essential factors constant, we can view the human capital/physical capital and social capital component as factors which affect classroom supervision in a positive direction. Activities and processes involved in the instructional supervision process are collectively needed to project essential future outcome of the schooling system of which supervision is a part.

There is growing consensus among educational reformers that professional development for people of the required working age brackets to be trained/developed to acquire the appropriate skills in instructional supervision (Scheerens, 2000; Maglen, Hopkins & Burke, 2001). This is

necessitated by sharp edges of educational reforms, new policies, restructuring of education after emergencies and chiefly as a result of instructional improvement. The logic of the argument goes like this: Students' academic performance, by any number of measures, has proven to be relatively static of educational reform both in developing and developed countries alike. At least we have the example of United States of America and Ghana as cases.

After years of reforms, states and localities focus on changing the guidance that schools receive on what students should be taught (content standards); changing the structures and processes by which schools are held accountable (student performance standards, assessments, rewards, and penalties); and changing the governance structures by which accountability is defined (site-based management). In order to progress from reforms of this sort to changes in student performance, one has to assume that changes in policy and organization will result in a different kind of teaching, which will in turn result in a different kind of learning for students, which will in turn demonstrate this learning by doing to be a better measure of performance.

One key element missing in this formulation, however, is the knowledge required for teachers and administrators to engage in a different kind of teaching and learning. Policies, by themselves, don't impart new knowledge; they create the occasion for educators to seek new knowledge and turn that knowledge into new practice. Hence, professional development is the main link connecting policy to practice (Elmore and Burney, 1997). The message is again clear on this premise that there is the need for supervisors to make clear decisions and tailor them through appropriate strategy that meets

the goal of the employer of the teacher. Such an assignment is meant for people appropriately developed to carry them out.

There is knowledge about the characteristics of successful professional development: It focuses on concrete classroom applications of general ideas; it exposes benefactors to actual practice rather than to descriptions of practice; it involves opportunities for observation, critique, and reflection; it involves opportunities for group support and collaboration; and it involves deliberate evaluation and feedback by skilled practitioners with expertise about good teaching. But while we know a good deal about the characteristics of good professional development, we know less about how to organize successful professional development so as to influence practice in large numbers of schools and classrooms (Elmore and Burney, 1997). Of course, that does not form the basis of this paper but is worthwhile to note that there is the urgent need for requisite personnel with right academic authority to command sanity in classrooms with the view to improvement. This explains why there is the need for development of instructional supervisors to fill a goal oriented need in the teaching services by means of measurement, evaluation and monitoring.

The Financial Link with Respect to Tertiary Institutions

The government's policy of secondary education as a tool of national development was the push that led to an increase in the number of secondary schools in the country. The Ghana Education Trust (GET) was established in the Nkrumah's regime in 1957-1964. This led to the establishment of nineteen secondary schools throughout the country by 1964 (Quist, 2003). By 1966, however, the overthrow of the Nkrumah's government, saw 105 public (government approved) schools and 45 private schools with a combined total

enrolment of 48,568. However, as the nomenclature of policy 12 implementation in most developing countries, this policy came without a corresponding strategy to expand facilities at the universities. The result was a complete deterioration of academic buildings and facilities, overcrowding at secondary schools dormitories and classrooms to staff bungalows to enhance serious academic engagement at the schools.

With the already increasing budget for education, coupled with other competing public and social services for limited government financial resources, there was the need to implement some sort of cost sharing mechanisms. In this sense, having received free primary and secondary education, if there is any policy of cost sharing, it was prudent to begin at the tertiary levels of education. In view of this, the government introduced a meager cost sharing mechanism by establishing a student loan scheme in 1971, which was terminated within its few years of operation due to a military coup d'etat that toppled the government. The purpose of the loan scheme was to reasonably spread the cost of education among the students, parents and government, yet the government maintains the tuition-free policy in higher education.

Even though students and parents contribute towards their education, higher education continues to take a sizeable part of government annual budget. But higher education remains under funded, because their contributions are woefully inadequate. Institutions are faced with numerous challenges such as the increasing rate of the number of tertiary education students, deterioration of academic and residential facilities, lack of better pay incentive to reward academic staff, brain drain, quality and relevance of

academic programs to national development agenda, and other related problems. These and other problems remain the hallmark of higher education development in Ghana. In an attempt to combat the menace, parliament of Ghana debated and passed the Ghana Education Trust Fund (GETFund) bill in 2000.

In order to generate additional income, to support all sectors of the education system particularly, higher education the policy that was created and has since been implemented came to force in 2001. Hence, this study is an analysis of the fulfilment of the objectives and its contribution toward higher education development in Ghana since its creation. The discussion of the tertiary institutions is paramount in the light of the fact that we need good and well prepared middle age manpower to feed the tertiary institutions (Atuahene, 2008).

The Government of Ghana since the start of the Economic Reform Programme also sought to improve its financial management under the Structural Adjustment Project and the Economic Management Support Project (EMS) which led to the introduction of an integrated Personnel and Payroll Database (IPPD) to link personnel information to payroll.

Recognising deficiencies in Public Financial Management, the Government of Ghana, with the assistance of CIDA, DFID and the World Bank developed a medium term reform programme called PUFMARP in 1995. It has come about through series of public expenditure review since 1993. For instance, the 1993 Public Expenditure Review (PER) focused on the recurrent development budget. The 1996 expenditure review focused on

economic infrastructure, while the 1997 focused on “Managing Social Expenditure for Human Capital Development”.

The components of PUFMARP include macroeconomic planning, resource allocation and budgeting, revenue collection, expenditure control, cash decentralisation (see figure 1.1) DFID has been providing assistance to the design of a medium Term Expenditure Framework (MTEF) which embraces macroeconomic planning, resource allocation and budgeting. The audit reforms in the Office of the Auditor General are being supported by the Swedes. The Canadians are assisting the fiscal decentralisation. The remainder of PUFMARP implementation is being assisted by the World Bank through its Financial Management Technical Assistance Project (FIMTAP).

The MTEF is the key starting point in an improved financial system under the (PUFMARP). It involves both top down process to maintain fiscal discipline and allocate resources in line with Government priorities and policies and a bottom up process in which Ministries, Departments and Agencies (MDAs) prepare strategic plans and activity based budgets.

The subsystems mentioned as component of PUFMARP are also relevant to the success of the MTEF. It is to operate alongside a reformed Budget and Public Expenditure Management System (BPEMS) which would enable government financial transactions to be conducted in a computerised environment based on open information systems architecture. For instance, BPEMS is to make available on-line systems to enable MDAs to get information on their own activities while control agencies get information on all. It will also provide a window to the public to ascertain the financial status of the Government.

The accounting software would allow appropriations, allotments, commitments, issue of cheques on electronic transfers, payments and receipts of goods and services. All these mechanisms will enable the government to plan, effect, and track and evaluate expenditure efficiently and transparently. Aid and debt management is to strengthen the management of the acquisition, servicing and retirement of public debt. Revenue management is to promote systems of administration aimed at achieving greater taxpayer compliance and convenience and to increase the efficiency of revenue collection, reporting and forecasting. PUFMARP also recognises the need for transparency and cost savings in the procurement practice in the country. Many of these shortcomings on procurement are to be streamlined that is revisiting the procurement code procedures. This is to streamline the procurement of goods, works and services, and establishes an effective monitoring and tracking system.

There is also comprehensive auditing including effective internal audit, computer audit, and value for money/performance-based audits. Some of the expected improvement under the new budgeting system in Ghana would be:

- i. Using a more strategic basis for the budget by defining MDAs' mission policy objectives, output and activities.
- ii. Defining the activities and basing the budget on the cost of these activities, that is moving away from the incremental approach
- iii. Identifying and monitoring the output or targets as a measure of performance
- iv. Identifying whether an activity is funded by GOG, internally generated funds (IGF) or by donor, including the specific donor

- v. Making it possible to see where expenditures are taking place especially at the lowest level.

It needs to be noted that every country has had a spate of disappointments in these new methods. None has accomplished everything it set out to do. For instance, New Zealand has made relatively little headway in measuring outcomes, and the relationship between ministers purchasing services and agencies supplying them has not been sufficiently clarified.

African countries with fragile economies are also without their challenges.

The argument has been that:

- i. There are no shortcuts to improving financial management in a developed or developing country.
- ii. Before more complicated financial management reforms like “managing outputs and outcomes” can be introduced, the existing “administrative” financial systems which control inputs have to be understood, implemented and improved.
- iii. In addition the country should have a stable currency and revenue base.

According to Karikari Ababio (2000) education is a sub-sector of the service sector. Expenditure on education in Ghana as a whole, taking into account expenditure outside the ministerial sector such as those from the Common Fund, the students’ loan subsidy and scholarships, have generally been in the region of 4 percent of GDP.

The Common Fund, which is 5 percent of government revenues earmarked for local government, allocates a minimum of 20 percent to education, financed largely by a subsidy on the difference between the

concessionary interest rate to students, and the prevailing treasury bill rate: it has thus been sensitive to inflation.

The ministerial education sector has accounted for about 35 percent of the discretionary recurrent part of the government budget, and this share is expected to be maintained, without reductions in the real value of the budget.

Challenges in Secondary Education in Ghana

Discussing the challenges in secondary education in Ghana, Duncan-Adanusa (2006: 3, 4) stated that the challenges can broadly be classified under two main categories of (i) Quality and (ii) Access and Participation.

A) Factors Accounting for Low Quality Education Delivery

- i. Lack of adequate teaching and learning facilities
- ii. Poor infrastructural facilities
- iii. Low number of well-motivated and committed teachers
- iv. Absence of proper guidance and counselling services;
- v. Poor management and supervision
- vi. Inadequately prepared JSS leavers;

Could all the above factors be related to lack of adequate budgetary allocations, inadequate capacity to manage available resources or a general misguided perception of priorities?

B) Access and Participation

1. For nearly two decades after independence (1957-1980), Ghana won international reputation and praise for her extensive network of schools which provided increased access to a growing number of students, as well

as for the quality of the products of her educational system. However, after a period of rising enrolments and qualitative gains in cognitive achievement, the education system began to experience a deep malaise.

2. Among the aims of the 1987 Education Reforms was to increase access to formal education at all levels, including senior secondary schools. In pursuance of this aim, many new community based senior secondary schools were established bringing the number of public (Government) senior secondary schools to 474 as at year 2000.
3. In Ghana the gross enrolment rate at SSS level for age group 15 – 17 is low, – 18% (year 2000) in spite of increase in number of SSS schools. There is also a disparity in the ratio of males to females in SSS education – the percentage of females being 41%. Only 2.5% of age 18 – 21 groups was enrolled in tertiary institutions in year 2001.

Generally, the percentage of BECE (Junior Secondary School) Certificate holders who actually gain admission to Senior Secondary Schools is around 40%. Most of the 40% vie for the few well-endowed schools resulting in over enrolment in such institutions, while the community-based schools are unable to attract students.

Factors Affecting Access and Participation in Secondary Schooling

- i. Inadequate facilities such as libraries, hostels, accommodation for staff, laboratories and classrooms, in the senior secondary schools, which could have absorbed the remaining 60%.
- ii. Poverty, making it difficult for some parents to afford the barest minimum of fees;

- iii. Lack of alternative tracks for people with different interests and abilities to pursue them, and enter the world of work;
- iv. Inability to meet the minimum academic requirements for further education;
- v. General lack of interest in further education.

According to Duncan-Adanusa (2006) quality can be measured by other criteria apart from examination results. Among these are good output of teachers, availability of resources, student-teacher ratios, effective supervision, and effective use of school time, right attitudes towards learning, discipline and effective assessment methods. It is therefore imperative that, teaching and learning situations right from the basic through post-basic level, be strengthened with provision of qualified, committed and well-motivated teachers, learning and teaching materials and facilities.

Additionally, very serious effort should be made by government, parents and other stakeholders to provide adequate resources, both human and material in all senior secondary schools in the country so that no school is disadvantaged (Government policy on district model secondary schools).

Geographic Disparities in the Model Secondary School system

Persistent geographic disparities in education access are recognised in GPRS II one of the three policy issues and gaps in the secondary education sub-sector (National Development Planning Commission, 2005a). To address this, the Government of Ghana has instituted a model secondary school policy. This involves upgrading one secondary school in each district to 'model' secondary school status, 'in order to address the issues of geographic disparities in access to quality education' (National Development Planning

Commission, 2005a: 43). The objective is to provide each district with a school that could be compared favourably with the leading schools in the country. The programme featured in the first *Ghana Poverty Reduction Strategy 2003-2005* (National Development Planning Commission, 2003: 101; 145), where enhancing the delivery of social services to ensure locational equity and quality was a priority (National Development Planning Commission, 2003). In the initial phase, 31 schools were identified for upgrading after assessment of physical infrastructure and academic requirements. The *Ghana Poverty Reduction Strategy Annual Progress Report 2004* shows that in 2004, 65.5% of work on the first batch of 31 schools was complete and the second phase – which would upgrade 25 additional schools – was being planned (National Development Planning Commission, 2004).

Appleton, *et al* (2003) found out that almost universally, education plays a role in lifting people out of poverty. Additionally, that study also concluded that the returns to education – in terms of the increment in income that accrues to each year of education – are much higher for those with higher levels of education. In the Ghanaian context, Coulombe and Wodon (2007) also emphasised the value of secondary education. They find that primary education completion does not result in a statistically significant gain in earnings, but secondary education, particularly second tier secondary education, does have an impact. Palmer (2008) the poor quality of education at the primary level is causing a drop in the outcomes and “returns” to education at the primary level and can be misleading to the state. Government’s like Ghana who may shift towards investment at the secondary level needs to relook at options of funding secondary manpower groups.

The economic argument that can be fashioned out in this respect is that it appears the idea of model secondary school policy will not go down well with all the decentralized units of education in the country since educational resources are distributed equally (Teal, 2008). Some senior members in governmentally charged institution on education appear to believe that achieving basic education has been ‘cracked’, drawing on high enrolment and attendance rates to support their claims. Following on from this, it is argued that the next step is to focus on secondary and tertiary education, to improve employability and productivity (Teal, 2008.). There also appears to be a political dimension to this policy.

Throughout the mid 1980s and 1990s, it became obvious that opportunities for post primary education were limited, mostly to towns and cities and this largely remains the case today. Senior secondary schools in rural areas are poorly resourced and as a result, there is much demand for a small number of government subsidised elite senior secondary schools, which are in urban areas, are well resourced (heavily funded through the schools’ ‘old boy’ networks) and have large numbers of studies progressing onto prestigious such as the University of Ghana (Akyeampong, 2007).

There has been significant demand placed on the Government of Ghana to address this inequality and, assumingly somewhat driven by this demand, model secondary schools were an election promise of President Kufuor’s government (Casely-Hayford, 2008).

Unfortunately, no studies have yet been conducted to assess the impact of the model senior secondary school policy on reducing inter-district disparities in education outcomes (Akyeampong, 2007). The preliminary

observations of Ghana education experts are varying. On the one hand, criticism has been expressed about the over-emphasis on equality in distribution under this policy. The approach of establishing one model school in each district reflects a tendency in Ghana to distribute public goods equally between districts (irrespective of needs) rather than targeting disadvantaged areas and marginalised populations to achieve pro-poor and geographically equalising outcomes. By failing to target resources to the poorest districts - or the districts with the worst education facilities – the government is missing an opportunity to bring districts with the weakest educational facilities and performance up to a minimal level, set by government, as acceptable (Teal, 2008). In addition, there is concern that this policy further entrenches vertical, or class-based, divisions (Teal, 2008). Students must meet the senior secondary school admission criteria, which is more challenging for students from poor households and poor districts, to gain acceptance to a model secondary school. Therefore, the policy does not address fundamental, underlying inequalities; those with more economic and social capital can manage and benefit from the system (Akyeampong, 2007).

On the other hand, the potential for this policy to reduce regional inequalities in senior secondary education in Ghana is recognised. While the model secondary school policy may not address underlying structural inequalities in the short term, it may have the potential to address these in the long term. Properly resourced schools may attract teachers to remote and rural areas, motivate teaching staff and therefore improve education outcomes. The policy may have a circular effect. Students who reap the benefits of model secondary schools may become teachers and be motivated to return to their

districts and contribute through education. In addition, the facilities and resources offered in model secondary schools give students something to aspire to (King & Casely-Hayford, 2008). Essentially, it will enable students to have access to good quality senior secondary education across the country and regardless of district, reducing the current bias towards a small number of prestigious government funded and urban based senior secondary schools. It may also improve the chances of students from remote and rural districts gaining admission to competitive universities (Akyeampong, 2007).

In principle, the focus on reducing geographic disparities in senior secondary education is laudable. The criticality of quality basic education must not be ignored. The quality of basic education – particularly in rural areas – is crucial in tackling regional disparities across welfare dimensions and the incentives must be in place to ensure that the rates of return of education are good enough for households to choose education over agricultural production (Casely-Hayford, 2009). While the model secondary school policy has the potential to address regional inequalities in education to some degree, it is just part of the solution (Akyeampong, 2007).

The chapter considered literature related to issues in the financial administration in schools in general and in secondary school education systems in particular. The concept of human and social capital have been extensively reviewed and tailored to what influence it has on good practices in financial administration and management at the senior secondary school level. An effort was made to review eleven basic concepts in financial administration and management in secondary schools to underscore what tasks lay bare before headmasters/headmistresses.

The literature reviewed also directed the course of the study to reflect core issues in the practice of financial management and administration. Countrywide examples and contexts were revealed in the thesis so that international sources will just be an aid to existing situation as it applies to Ghana.

CHAPTER THREE

METHODOLOGY

Research Design

The descriptive survey research design was selected for the study. According to Owens (2002) there are four basic advantages of this design. The survey design was unique to the study because it gathers information from first-hand sources, unbiased representation of population interest is considered, standardization of measurement is used and finally survey data are complimented by secondary data.

The spectrum of allowance that survey design permits is wide spanning from face-to-face, mail, telephone and interview to web and combination of methods. This results in quicker rate of tracking responses from respondents and poses a cost effective means of accessing research data for analysis purposes (Cohen, Manion & Morrison, 2000; Owens, 2002; Druckman, 2005). Pickard (2006) also stated that using the survey design of research has the added advantage that it describes, explains and explores areas of the research purpose. Using the survey research describes, explains and explores issues as it exists and makes inferences direct and to the point (Gay, 1987; Polit & Hungler, 1993).

This research design is one of the most used methodologies in educational research. It aims at describing and documenting the reality of the phenomenon investigated in their natural situation. Descriptive methodology

is adequate to the research developed after the obtained information is described, compared and classified in order to obtain a general description of the object of study; it describes the determining factors so as to later carry out studies in more depth.

This modality of descriptive intention tries to identify relevant psychopedagogic phenomena and the variables that intervene in it as a previous step for posterior studies. It addresses the present and, therefore, it can help in those problems in which without having the necessary data, and interrelation there is a suitable context in which they can be generated. Apart from collecting data, descriptive investigatory action attempts to give answer to the questions about the present and the state of any educational situation, which becomes one of the main purposes of this research and usually has implications beyond the limits of what has been studied (Mateo, 1997).

The utilization of a descriptive methodology allowed the researcher the opportunity to pick up and to analyze information from an exploratory perspective, which constitutes a contribution to orientate future correlation, predictive or experimental studies (Arnal, 1992).

Population

The population consist of the heads of schools in the thirty-four (34) government assisted Senior High Schools in the Greater Accra Region of Ghana.

Sample and Sampling Procedure

The study took a census of the heads and bursars of institution in the public secondary schools in target study region. The selection of these samples was based on the fact that the spectrum of the study considered was broad,

trying to capture as many as possible number of key target groups would provide room for generalization over the population. A census of all the heads of government assisted Senior High Schools in the Greater Accra Region formed the study participants. The purpose of using all the heads of the government assisted Senior High Schools from the 34 senior schools in the region was to reach as many as possible from the selected region for the study.

Research Instruments

Questionnaires were mainly used to collect data. There questionnaires had closed ended as well as open ended instruments. The items were made up of biographic data and items seeking information on the role of the head as the financial administrator. The biographic data demanded among other things information on the status of the school and the years of experience of the respondents as head of school. Items seeking information on the role of the head as financial administrator sought information on how the head plays his/her role, pre-service training on financial administration, available in-service training programme and possible role conflict between heads and the bursars. Though questionnaire sought information on both the head and bursar the questionnaire was directed at the head alone.

Data Collection

Data collection was discussed with the heads at a regional CHASS meeting and dates of meeting the heads in their respective schools were arranged and agreed upon. The pre-tested and refined questionnaires were administered on the thirty-four (34) heads of senior secondary institutions who are members of CHASS in the Greater Accra Region and their bursars on the agreed dates. The questionnaires were personally administered by the

researcher. After two weeks the researcher first called the respondents to remind them about the collection of the responses. Thereafter, in the third week data was collected from respondents. However, it must be acknowledged that the introductory letter from the Institute of Education, University of Cape Coast was invaluable. It allowed the heads of institutions to open up and respond freely to the items on the questionnaire.

Data Analysis

Data was analyzed using the Statistical Package for the Social Sciences (SPSS) to generate frequency and percentages to describe the data. The close ended items were particularly suitable for this purpose and the responses were described using frequency tables.

The open ended responses were arranged according to patterns and themes offering explanations on what respondents felt about the situations and conditions as they prevailed in the various instances (Bell, 1999; Denscombe, 2003).

CHAPTER FOUR

RESULTS, FINDINGS AND DISCUSSION

Introduction

This chapter provides the results obtained from the data analyzed for key issues in this research, as well as other findings that parallel or otherwise conflict with these studies in terms findings and other emerging issues. The discussions are offered just beneath the tables and the other findings are stated under themes and discussed accordingly. Among the two categories of respondents there were some responses that cuts across and therefore captured as general information in this study.

Background Information on Respondents

General information on respondents such as sex, status, academic qualification and years of service were captured in the study. The findings on their backgrounds have been indicated in Tables 1 to Table 3 in this chapter. Table 1 is a representation of the sex of school heads and bursars of the public secondary schools in the Greater Accra Region.

From Table 1, it was found out that 52.94% of the heads of institution were males. Therefore it was identified that the males' administrators dominated the study region of the government assisted Senior Secondary Schools. It could be inferred that the males heads in the study region outnumbered their female counterparts.

Table 1

Sex of Heads of SHS used for the study

Sex	Freq.	%
Male	18	52.94
Female	16	47.06
Total	34	100.00

Source: Field Data

Table 2 is an indication of whether the schools being headed by respondents were boarding or day institutions.

Table 2

Status of Public Secondary Schools in the Greater Accra Region

Status	Frequency	Percentage (%)
Boarding	23	67.65
Day	11	32.35
Total	34	100.00

Source: Field data

Table 2, indicates that 67.65% of the public secondary schools in the Greater Accra Region are boarding institutions. This shows that the number of boarding schools in the research region outnumber the number of day schools in the region. This has an implication for financial management tasks that the head and the bursar have to undertake. For example, the boarding schools might be large and fee collection and management might seem a bigger task, the day school on the other hand, might possess peculiar fee collection problems of their own but which might march that of the boarding schools (Afful-Broni, 2004).

Table 3 shows the highest academic qualification of the study participants. The responses indicated that out of the 34 respondents, 23(67.65 %) had obtained masters degree as the time the study was conducted. This was followed by 8 (23.53%) who obtained a first degree and three (3) who represent 8.82% who were still having Diploma. Currently, the basic qualification for teaching at the basic school is Diploma in Basic Education, therefore is a bit worrying to see Diploma holders heading Senior High Schools in Ghana. This indicates that professionally there were variation in entry and current degrees obtained by respondents.

Table 3

Highest Academic Qualification of Heads of Public Secondary Schools in the Greater Accra Region

Qualification	Frequency	Percentage (%)
Diploma	3	8.82
1 st degree	8	23.53
Masters degree	23	67.65
Total	34	100.00

Source: Field Data

Table 4 reports on the number of years that respondent have served as head of institutions.

Table 4, indicates that most of the respondents (61.74%) have been serving as heads of institutions for 3-4years and that was followed by those who have served in that capacity for 5-6years representing 14.72%. However, four (4) heads have been serving for less than two years (11.77%) and the remaining 11.77 served more than 7 years as head of schools.

Table 4

Number of years served as Head

Range of years	Frequency	Percentage (%)
0-2 years	4	11.77
3 -4years	21	61.74
5-6years	5	14.72
7 years and above	4	11.77
Total	34	100.00

Source: Field data

Table 5 was meant to find out the proportion of heads that have background in financial accounting before their appointment.

Table 5

Did you acquire training financial accounting?

Knowledge in accounting	Frequency	Percentage (%)
Yes	20	62.50
No	12	37.50
Total	32	100.00

Source: Field Data

The question was well responded to in the affirmative by 20 heads representing 62.50% of the total 32 heads who participated in the study. Twelve (12) who responded to the same item said they had no training in financial accounting before their appointment. From the study it could be inferred that the bigger proportion of the respondents responded in the affirmative. If that is anything to go by, then it could be concluded under the

assumption of Becker (1993) that is worthwhile to develop the human capital of heads to sharpen their competencies on the job.

Table 6

Type of Academic Training Obtained in Accounting

Background in accounting	Frequency	Percentage (%)
‘O’ level	15	75.00
“A” level	4	20.00
ACCA	1	5.00
TOTAL	20	100.00

The question on whether heads had some knowledge about accounting before their appointment was followed by the academic background of heads in accounting. From Table 6, the responses to the item came up with 75% representing 15 of the respondents who indicated that they did accounting at their “O” levels, followed by 20% that did it at the “A” level and finally a respondent who did it at ACCA level. Comparatively though majority of the respondents 95% were having background at pre-professional levels of accounting; that is at the middle manpower level.

Table 7

Orientation on Financial Management following Appointment as Head

Knowledge in	<u>Before</u>		<u>After</u>	
	Freq.	%	Freq.	%
Yes	26	76.47	26	76.47
No	8	23.53	8	23.53
TOTAL	34	100.00	34	100.00

The heads were asked whether they received orientation in financial management and administration following their appointment. The greater portion of the respondents (76.47%) indicated that they received some form of training and the remaining heads representing 23.53% of the heads in the government assisted secondary schools said that they did not receive any training in financial management. The induction process is intended to help heads to settle and gain confidence in performing their roles from an early stage of appointment and develop skills and abilities to carry out headship successfully (Hampshire County Council, 2007). The fact that some of the heads had not received training in financial management raises serious questions as to their effectiveness in the performance of the crucial task.

Table 7, indicated that the induction training exercise that heads are made to undergo in financial administration before and after appointment does not seem to follow the same pattern. That means training in financial accounting of heads were not the same for all the heads. Some of the in-service training in financial administration was organized by regional CHASS, whereas others said that it was the School Board that organized the training.

Table 8

Level of adequacy of the training in financial administration

Status	Frequency	Percentage (%)
Adequate	18	52.95
Less adequate	16	47.05
TOTAL	34	100.00

As to whether the training in financial administration by heads was well organized and adequate for the purpose it was intended, study participants shared their views as presented in Table 8. Table 8, indicated that many respondents (52.95%) said that the training they received in financial administration was adequate. On the other hand, quite a number of respondents (47.05%) indicated that the training that they received was inadequate.

The reasons heads assigned for their choice of whether they found the training in financial administration that they acquired to be adequate. These included length of duration of the training, training was abstract to participants and grouping for hands on seminar did not give individualized attention. Though respondents did not offer in-depth explanation, these reasons nonetheless make sense; for one who wants to understand the situation. It is possible, therefore, that respondents who viewed the training as less adequate were not fully prepared to play their role as the financial administrators of their schools. Such heads might not only find the job cumbersome but could also be performing at the mercy of the bursars.

A portion of the heads (21) indicated that they have periodic In-Service Training (INSET) on financial management and administration but they were not able to tell whether the training programmes were mandatory. Other heads (16) complained that their tasks as school head were much more involving than they had thought and consequently participating fully in the training workshops that were not mandatory by the Ghana Education Service was not possible. Fifteen (15) heads said that they had periodic INSET in financial management whereas three (3) said their INSETs they had were not periodic.

Opinion of Heads of Schools on Some Financial Practices

Items on a Likert scale were used to find out the heads of schools' opinion about some practices that take place during financial administration and management. This information has been captured in Table 9.

The responses generated indicated that there were disparities with respect to some expectations of heads of institutions from their accountants. Some of the issues that were popularly responded to and attracted diverse responses from the respondents have been captured in this section.

Twenty-four (24) of the 34 who responded to this item were of the view that they strongly agree to the fact that the Ghana Education Service financial regulation does not give heads of second cycle institutions enough authority over school finance as indicated Table 9. This was followed by 5 persons who also indicated that they agree that Ghana Education service (GES) financial regulations do not allow heads enough oversight responsibilities over school finance. Though a total of three persons indicated that they do not agree that the claim is true that was truly incomparable in relation to the total number of people who responded to that item at least for this study.

From Table 9, about 80% of the heads said that the financial procedures were too bureaucratic and control over expenditure should solely be exercised by the head. That feeling, among respondents with regards to inability of heads to exercise overall responsibility over financial administration should be subjected to thorough scrutiny. Here again, the heads who said they disagree with the fact that financial procedures were too

bureaucratic and control over expenditure should solely be exercised by the head are incomparable with respect to those who agreed.

Table 9 also looked at the perception of heads of institutions with their accountants. It was revealed that most heads agree to the fact that accountant's role should be purely advisory, keep books of accounts properly, assist heads in preparing annual budget estimate, and answer audit reports and queries.

Table 9 also brought out that 21 respondents representing 61.67% said that they strongly agree that bursars are expected to bank all monies collected immediately whereas 10 (29.41%) indicated that they also agree with the banking arrangement that requires bursars to bank all monies received immediately. This item was followed by another like it which required respondents to show whether bursars ought to be authorized by the head of institution before they effect payments. Table 9 again pointed out that 24 heads representing 70.59% said that they strongly agree that payment should be effected after consultation with the school head. Another set of heads indicated that they agree with the decision that bursars need to have thorough consultation with heads before payments are done. These two data outweigh the two other respondents who said that it really doesn't matter if heads are informed before payments are made.

Table 9**Financial Management and Administration Practices That Heads Undertake**

Financial management practices that heads are confronted with (N=37)	Frequency			
	Strongly agree	Agree	Disagree	Strongly disagree
GES financial regulation does not give heads enough authority over school finance	24	5	2	1
The financial regulations are too bureaucratic	29	4	1	1
Control over expenditure should solely be exercised by the head	27	4	2	1
Heads should be the only signatories to bank accounts	15	14	2	3
Accountants have too much authority	17	14	2	1
Cheque books should not be kept in the bursar's safe	16	13	3	1
The accountant's role should be purely advisory	28	1	3	1
The accountant should keep books of accounts properly	28	3	1	1
The accountant should assist heads in preparing annual budget estimate	15	15	2	
Accountants should answer audit reports and queries	21	9	2	1
Accountants should bank all monies collected immediately	21	10	2	1
Accountant should authorize payment only after consultation with the school head.	24	8	1	1

Source: Field Data, 2009

Heads of Institutions' Expectations of their Accountants

Respondents were offered the opportunity to express their opinions on the roles they expect accountants to play in school financial administration. The results that came up have been summed up in the following paragraphs.

Accountants are expected to check stationeries that are bought for the school's use. The accountant should make sure that the financial control system works in their schools which means the agreed strategies for controlling money and expenditure patterns are rigorously followed. The accountants ought to be truthful and show respect for teaching and non-teaching staff of the school. For all fees and other monies received the accountant should make sure receipts are given with any duplicates well filed for quick and easy reference. Whenever grants are received, accountants should kindly inform staff and students involved by means of a memo or notice. Some heads also indicated that they expect heads not to conspire with accountants to dupe the school. Other heads of institutions indicated that bursars are expected to supervise collection of fees and levies for the schools' use.

Beside the general comments made by the respondents, there were certain comments that attracted special attention. These have also been captured verbatim to include the following: "*my accountant listens to the district accountant than to me*" this comment was further explained to mean that "*the chief administrator who is the head has less knowledge in financial accounting and management procedures*".

Other respondents, however, indicated that their bursars were supportive. In the view of one of them "*the bursar is most helpful in several*

respects, he also advises me about which financial decisions are sound and draws my attention to those that are not really sound. He thus puts me in the position to act discretely and I must recommend him for the enlightenments (Head of one of the Boarding schools in the target region, Questionnaire response)”.

The heads were asked whether they receive consultative advice on financial management and administration in the school. All the heads interviewed over phone indicated their response in the affirmative. Some of the specific comments made were: *“like it ever happened in this country before, I don’t want to fall in the hands of the legislation so I occasionally seek assistance as and when I need it so that I can continue doing my work as the administrator of the school”*. In another dimension it was pointed out that *“Irrespective of the sources of advice in the area of financial management and administration, what is important is me receiving the constructive advice that my administration will cherish and help me meet my goal as a head in an academic arena”* (Head of one of the Boarding schools in the target region, Questionnaire response). Clearly, the heads felt that they required support in order to perform the responsibilities as financial administrator and manager.

Summary of Results

This study has established that even though most of the public secondary school heads in the Greater Accra Region had received some form of training in financial management and administration prior to and after their appointment as heads, a few of them had not been given any form of training in financial administration. Though this group of heads constitutes the

minority, the fact that they have not received training in financial administration limits their ability to perform this important task.

It was also observed that quite a number of the heads felt that the training received was inadequate to equip them with the skills of carrying out their tasks as financial administrators of their schools. Some of the heads maintained that the pressure of headship did not allow them to attend workshops on financial administration, especially if these were not mandatory. The responses of the heads seem to suggest that a structured in-service training that will promote the effectiveness of heads in the execution of their administrative tasks was not in place.

Responses on the relationship between heads of institutions and bursars were mixed. A section of the heads (55.4%) described these relationships as that of “the mouse and the cat” with each group being suspicious of the other, others described the relationship as positive, cordial and supportive. For example, heads who viewed their bursars as antagonistic claimed that the bursars paid much more attention to the instructions of the District Accountant rather than that of the heads. According to the heads, this was because the bursars felt that heads did not have a full grasps of financial management and therefore cannot fully comprehend the nature of their job as bursars. Unlike this, heads who claimed their bursars were supportive maintained that such bursars provide advice on both sound and unsound financial practices.

Finally, heads felt that financial advice from both within and outside the school will be helpful to keep them in tune and in shape as financial administrators of schools.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary of the Study

This study was designed to determine the perception of heads of second cycle institutions about financial administration practices that take place in government assisted Senior Secondary Schools in the Greater Accra Region of Ghana. Often times the role confusions and the role conflicts that permeate among the management core (the chief administrator – head of institution and the accountant) have been explored and the perceptions and opinions of heads in the Senior Secondary Schools were captured. The study provides generalizations only over heads of government assisted Senior Secondary Schools in the Greater Accra Region.

At a time that government is making a lot of effort to improve on education and expand access and participation of school going age persons, the role of heads of institutions and other administrators in financial administration is peculiar and needs a lot of attention (GES, 2005). The positive as well as the negative statements were used as tools to ascertain whether financial management impacts on quality of administration in the research region. Thirty-four (34) government assisted Senior Secondary Schools were considered with 100% return rate, though it must be acknowledged that the returns were rather slow. Some headmasters told me personally that my instrument generated some financial awareness and critical thoughts in administration in their schools.

The descriptive survey which underlined the study permitted the use of simple descriptive tables and responses in the words of the heads. The questionnaire was the tool for data collection, closed and open ended items were carefully delineated for the purpose.

Summary of Findings

The study identified some key findings these include the underlisted:

1. A few of the heads indicated that they were not inducted into practices of financial management and administration.
2. Some heads benefitted from in-service opportunities in financial management. However, it was established that because it was not compulsory and structured heads did not see it to be mandatory.
3. Most heads see their bursars as complying with their decisions and on the other hand bursars see their headmasters/headmistresses as bossy.
4. The recommendation that most headmasters/headmistresses made was that they expect a cordial relationship.

Conclusions

The study revealed that knowledge of financial administration will greatly assist the head in the performance of his/her duty. It was revealed that most heads in the target study region have had some form of induction or in-service training or the other in their position as head of institutions. Part of the induction and in-service training was supposed to equip heads with skills of financial management. Whereas this was very recommendable, the fact that

some heads did not benefit from either induction or in-service training revealed that heads seemed not to be adequately prepared by the service.

As to the one to take charge of the cheque book and other accounting books, heads were of the view that:

1. Ghana Education Service financial regulation does not give heads enough authority over school finance.
2. The financial regulations are too bureaucratic
3. Control over expenditure should solely be exercised by the head
4. The accountant's role should be purely advisory
5. The accountant should keep books of accounts properly
6. Accountant can approve payment only after consultation with the school head who will give the final authorization.

The responses gathered on the subject of book keeping and some financial management practices that are observed from day to day made it clear the peculiarity of an area reflects the practices that go on there. Whereas some CHASS members were of the view that accountants should assist heads in preparing annual budget estimate for their schools, others said that they should leave it to the accountants.

It was however noted that the scope of the research is the heads of government assisted Senior Secondary Schools in the Greater Accra region only that were considered. The conclusions drawn are that most of the training acquired by most middle manpower groups for professional use does not compare with those that are acquired at top professional training level in terms of delivery (Becker, 1993). Most of the heads of institutions that took part in

the study had professional qualification in accounting from either the 'O' level or the 'A' level which were considered inadequate by virtue Becker (1993).

Heads of institutions expectations from their bursars varied greatly. This was possibly due to the reason that the head teachers' guidebook is not a financially sound source book for financial management at the college level. This explains why there were mix feelings among respondents on what they expect from their bursars (accountants) in the financial management and administration in their schools.

Recommendations

The under listed recommendations came up finally as a way forward:

1. All heads of schools should have a sound accounting knowledge before being appointed or be given special training in accounting to equip them for the work.
2. INSET should be organized on regular basis for both heads and bursars.
3. There should be mutual understanding between the head of the school and the accountant in the financial administration of the school.
4. All payment made in the school should be authorized by the head of the school.
5. All financial policies governing education must be made to work effectively in the schools.
6. New policies in financial administration must be communicated to school management on timely basis.

Recommendations for Further Research

Apart from the general recommendations which have been underscored in this research report it is recommended that academic research exercises could be conducted around the topic. The following are some suggested areas that can be considered for further studies:

1. A replication of the study in other regions
2. An inclusion of other partners like Directors of education, accounts clerks, domestic bursars would make the study more involving
3. A study into national policy for headmasters/headmistresses financial management practices

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APPENDIX A

UNIVERSITY OF CAPE COAST

INSTITUTE OF EDUCATION

QUESTIONNAIRE TO HEADMISTRESS(ES)/HEADMASTER(S)

This questionnaire is structured for academic purposes only and respondents are assured of confidentiality in treating their responses with utmost anonymity. This is so because you are not required to identify yourself. It shall be appreciated very much if you could please respond to the questions as frankly as possible.

Please tick (✓) the appropriate box and provide answers where spaces are provided to the set of items that follow.

1. Sex:

Male

Female

2. Status of Public Secondary Schools

Boarding

Day

3. Highest Academic Qualification of Heads of Public Secondary

Schools in the Greater Accra Region

Professional Certificate

Diploma

1st Degree

2nd Degree

3rd Degree

4. How long have served as a head of institution of at the secondary school level?

0 – 2 years

3 – 4 years

5 – 6 years

7+ years

5. Did you acquire training in Accounting in your schooling life?

Yes

No

6. At what level did you obtain training in accounting?

‘O’ level

‘A’ level

ACCA

Other (specify)

7. Did you have any induction to headship before your appointment as head of institution?

Yes

No

8. Did you have any induction to headship after your appointment?

Yes

No

9. Did you receive training in financial management following your appointment as headmaster/headmistress?

Yes

No

**HEADMASTERS/HEADMISTRESSES' PERCEPTION OF THE ROLE
OF BURSARS IN SCHOOLS FINANCIAL ADMINISTRATION**

Key: SA - Strongly Agree, A - Agree, D - Disagree, SD - Strongly Disagree

No.	Financial management practices that heads are confronted with	SA	A	D	SD
10	GES financial regulation does not give heads enough authority over school finance				
11	The financial regulations are too bureaucratic				
12	Control over expenditure should solely be exercised by the head				
13	Heads should be the only signatories to bank accounts				
14	Accountants have too much authority				
15	Cheque books should not kept in the bursars safe				
16	The accountant's role should be purely advisory				
17	The accountant should keep books of accounts properly				
18	The accountant should assist heads in preparing annual budget estimate				
19	Accountants should answer audit reports and queries				
20	Accountants should bank all monies collected immediately				
21	Accountant should authorize payment only after consultation with the school head.				

APPENDIX A

UNIVERSITY OF CAPE COAST

INSTITUTE OF EDUCATION

QUESTIONNAIRE TO HEADMISTRESS(ES)/HEADMASTER(S)

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Please tick (\checkmark) the appropriate box and provide answers where spaces are provided to the set of items that follow.

1. Sex:

Male

Female

2. Status of Public Secondary Schools

Boarding

Day

3. Highest Academic Qualification of Heads of Public Secondary Schools in the Greater Accra Region

- Professional Certificate
- Diploma
- 1st Degree
- 2nd Degree
- 3rd Degree

4. How long have served as a head of institution of at the secondary school level?

- 0 – 2 years
- 3 – 4 years
- 5 – 6 years
- 7+ years

5. Did you acquire training in Accounting in your schooling life?

- Yes
- No

6. At what level did you obtain training in accounting?

- 'O' level
- 'A' level
- ACCA
- Other (specify)

7. Did you have any induction to headship before your appointment as head of institution?

Yes

No

8. Did you have any induction to headship after your appointment?

Yes

No

9. Did you receive training in financial management following your appointment as headmaster/headmistress?

Yes

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**HEADMASTERS/HEADMISTRESSES' PERCEPTION OF THE ROLE OF BURSARS
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Key:

SA - Strongly Agree, A - Agree, D - Disagree, SD - Strongly Disagree