

UNIVERSITY OF CAPE COAST

CHALLENGES OF FINANCIAL ADMINISTRATION IN SENIOR HIGH
SCHOOLS IN THE AGONA DISTRICT IN THE CENTRAL REGION OF
GHANA

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GHANA

BY

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Declaration

Candidate's Declaration

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

Candidate's Signature..... Date.....

Name: Raphael Kojo Arhin

Supervisor's Declaration

I hereby declare that the preparation and the 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: Dr. Janet Koomson (Mrs.)

ABSTRACT

The study focused on the challenges of financial administration in five Government senior high schools in the Agona District of Central Region. Specifically, it looked at the financial functions of financial administrators and their supporting staff, factors that either limit or enhance their performance and challenges financial administrators face.

The population for the study included the heads, accountants and accounting staff. All the Heads, Assistant Heads (Administration), the Accountants, Assistant Accountants and the accounting clerks, in all the five schools were purposively selected. Questionnaires were the main instrument used to gather the relevant data. Frequencies and averages were used for the analysis whilst majority opinions were used for the discussion.

The results indicate that formal higher educational qualification and in-service training and workshops in basic accounting principles and financial management needed to enhance the financial operations were lacking. Again, there was clear indication of the inadequacy of funds for running the schools and for developmental projects which manifested in the poor, lack and inadequacy of infrastructural facilities in the schools. Also, there was so much reliance or dependence on the government grants or inflows that other sources of funds that could be tapped have not been given the needed attention. It was recommended for a higher and more staff training and development in the sphere of formal education and in-service training and workshops in the field of financial administration.

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DEDICATION

The work is dedicated to my dear sister, Mrs. Georgina Hammond, Kofi Badu Arhin and sisters, and in memory of my son, the Late Kwadwo Ofosehene.

TABLE OF CONTENTS

	Page
DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENTS	v
DEDICATION	vi
LIST OF TABLE	ix
CHAPTER	
ONE: INTRODUCTION	1
Background to the Study	1
Statement of the Problem	4
The Purpose of the Study	5
Research Questions	6
Significance of the Study	6
Delimitation of the Study	7
Limitations of the Study	8
Definition of Terms	8
Organization of the Rest of the Study	9
TWO: LITERATURE REVIEW	10
Financial Roles of the Financial Administrators: Heads, Accountants and Bursars	10
The Budget – Definition, Types and Uses/ Importance	17
Medium Term Expenditure Framework (MTEF)	20

Sources of Funds	24
Training of Financial Administrators	29
Challenges in Financial Administration at the Senior High Schools	31
THREE: METHODOLOGY	37
Research Design	37
Population	38
Sampling and Sampling Procedure	39
Instrument	39
Data Collection Procedure	41
Pilot Testing	41
Data Analysis	42
FOUR: RESULTS AND DISCUSSION	44
Biographical Data	45
Financial Roles of School Administrators	47
Factors that either Promote or Hinder the Effective and Efficient delivery of the Roles of Financial Administrators in the schools	51
Challenges of Financial Administrators	54
FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	57
Summary	57
Overview of the Study	57
Key Findings	58
Conclusions	59

Recommendations	61
Suggestion for Further Research	63
REFERENCES	64
APPENDICES	69
APPENDIX	
A. Questionnaire for Respondents	70

LIST OF TABLES

Table	Page
1 Population and Sample of Respondents	39
2 Response Option and Corresponding Numeral	43
3 Academic Qualifications of Respondents	45
4 Background Knowledge in Basic Accounting Principles	46
5 Financial Roles of Administrators	48
6 Factors that either Enhance or Limit the Performance of the Roles of Financial Administrators	52
7 Challenges of Financial Administrators	55

CHAPTER ONE

INTRODUCTION

Background to the Study

Education is said to be a vehicle for social and economic transformation because it brings about social progress and economic development. The standard of a people can be measured in terms of the level of education the people have attained. This can be attributed to the fact that people can use their skills, knowledge and technical know – how to marshal the resources in the community to their advantage. To achieve this requires the process of effective management or administration in our educational institutions.

Administration can be simply defined as the process of getting things done through the efforts of other people. Educational administration is the systematic arrangement of human and material resource, and programmes that are available for education, and carefully using them systematically within defined guidelines or polices to achieve educational goals. Burke (as cited in Mankoe, 2002 p. 123) postulated that, “in every educational administration, practically every education decision has financial implication and minor financial decision can hamper operations in a major way”. This goes to explain that financial decision are paramount in every organization and they involve the judicious use of financial resources to achieve the objectives of the institution.

Moleman (as cited in Burke, 1951) categorized specific responsibilities of school management to 11 and concluded that the last function, which is “securing and expending school’s money” (p. 417) is impinged on by all others. This goes to emphasize the importance of financial administration in institutions.

Mankoe (2002) spelt out that “management of financial resources in a school is a responsibility of the headmaster and that all others in charge of business affairs are directly responsible to him” (p. 124) The Financial Administration in the Ghana Education Service (2005) makes it explicitly clear that the head is responsible for the control of the school / colleges expenditure. The task for heads in managing financial resources in the school has not been an easy assignment for most heads. Commonwealth Secretariat (1993) opines that managing funds is one of the major tasks of any school head and the success of any school programme depends very much on the way that the financial inputs are managed, which in turn affects the overall performance of the school. Government’s financial contributions such as grants and scholarships, and contributions from other stakeholders of education should be managed efficiently. The heads being the leaders of the administration, determine the success or failure of the schools organization, for they are to ensure that the goals of the institutions are achieved. In this vein, the heads have a lot of functions to undertake.

According to Owusu (1998), of all the functions that confront the heads, the role they play in financial administration is the most crucial, critical and perhaps the most important. Thus, the entire operation as an administrator rests on the fact that resources are scarce, in relation to the demand and it becomes an

arduous task obtaining adequate funds and effectively distributing them to cater for all the work programmes of the school. The administrator has the major responsibility of working towards the procurement and effective disbursement of funds and facilities, which are essential for carrying out the work programme of the school. He/she is to explore other source of finances and ensures to operate strictly within the financial regulations, as determined by the authorities concerned. Again, one of the major tasks of the heads are to ensure that budget estimates, which should reflect fully the work programmes of the schools are prepared and promptly submitted. Also, the heads as administrators are accountable for the expenditures of any amount of money or the utilization of any fiscal resource. The heads are accountable to all stakeholders of education and are therefore required that they have adequate knowledge in financial administration.

Sound financial management ensures efficient use of resources and contributes creditably to the attainment of institutional goals and objectives. In general, financial resources are scarce and this scarcity can be made worse by the inappropriate distribution or misuse of such resources. It is therefore necessary to rationalize all expenditures (Commonwealth Secretariat, 1993). There must be in existence proper criteria for resource distribution. In the course of the execution of the duties of the school financial administrator, there are bound to be challenges. Confronted with the scarce resources, in other words, limited resources to match the host of activities and programmes, the effectiveness of the administrator is challenged. The concept of prioritization itself has its own inherent difficulties. Further, the approval of the budget for the school does not

automatically mean that funds are immediately made available to the school. The head is to carry out the activities of the school within the limit of funds available. The heads have to institute tight measures of accountability. Adesina (1990) indicated that “in executing the school budget, the primary concern is to ensure that the results achieved by the school system justify the financial outlay” (p. 145). Lewis (as cited in Millet, 1954) put weight on this by emphasizing that the economic aim of budgeting is to achieve the best use of resources.

The research studies how Senior High Schools within the Agona District of the Central Region encounter the same challenges and how these challenges are controlled and managed to improve efficiency and effectiveness in achieving the set objectives of the institutions, as far as financial administration of the schools are concerned.

Statement of the Problem

Financial administration is crucial in every organization, for virtually all activities or programmes in the organization can be expressed in monetary or fiscal terms. Every organization has a goal or set of goals which it sets objectives in order to achieve the goals. These activities involve the performance of series of activities or programmes. Those activities must necessary have financial implications.

Financial resources, at any particular point in time, are limited in terms of availability. In the midst of the scarce resource, there are a lot of activities that need to be performed. In other words, the financial administrator is expected to be able to contain all these relevant expenditures within the limited resources available to the institution. In addition, the administrator is expected to operate

within certain guidelines or rules that govern the institution. The degree of success or otherwise, in efficiently utilizing the available resources to achieve the best use of the resources has direct link with the achievement or otherwise of the organizational goals in the school setting. The role of the financial administrator is therefore the most crucial, critical and important. Having this sensitive and challenging role of the financial administrator in mind, the researcher is interested in the challenges of financial administration in the Senior High Schools in Agona District of the Central Region. In executing this sensitive role, there are bound to be challenges and the researcher intends to identify the challenges facing the administrators in the Senior High Schools and how the challenges, to some appreciable extent, can be managed for the benefits of the institutions and their possible applicability to similar institutions in Ghana.

Purpose of the Study

A lot of Senior High Schools in the country are saddled with challenges of financial administration and the schools in the Agona District cannot be exempted from the challenges that financial administrators face in the running of their schools. The purpose of the study is three fold.

1. The study shall unveil the nature of challenges that confront Senior High Schools in the Agona District. It shall attempt to address the possible solutions to the issues and come out with the financial potentials of the schools and expose the capacities available in seeking for external financial assistance to augment the internally generated ones.

2. Additionally, the purpose is to conscientise the minds of the staff in these schools in awakening them to be more aware of the financial state of their schools and to operate within their confines to support the growth and upliftment of their schools.
3. On the public scene, the purpose of the study is to bring to light the challenges of financial administration in the schools in order to obtain probable assistance from external sources such as the Non – Governmental Organizations, private and public organizations, development partners, and stakeholder groups, such as the P. T. A's and the Old Students Associations.

Research Questions

1. What are the financial roles of Financial Administrators in the Senior High Schools?
2. What factors either promote or hinder the effective and efficient delivery of the roles of Financial Administrators in the schools?
3. What are the challenges that Financial Administrators encounter in the schools?

Significance of the Study

The study is significant for the following reasons. The study shall afford the newly appointed Head and the Accountant the opportunity to ascertain their respective roles on financial administration that are attached to their positions. As they learn about their responsibilities and limitations, suspicions and therefore conflicts are avoided as they approach their work with clear mind and confidence.

Other Administrative staff members in the institutions can develop in-depth knowledge about financial administrative practices in schools, from the

study. They can draw clear distinctions among the roles of the respective officers who are involved in the administrative processes. The other administrative staff members are then better able to work independently and with understanding, especially when they are assigned duties or delegated to perform particular functions.

The study shall expose financial challenges facing Senior High Schools in Agona District. This shall enable the various stakeholders in the institutions to be more conscious of the roles that they have to play in order to improve upon the financial positions of their institutions. The Government, the Parents Teachers Associations, the Old Students Associations, District Assembly/Members of Parliament, the Chiefs, Opinion Leaders and the communities at large, shall be sensitive to the plights of these schools. Thus, they will be concerned or motivated to find ways of improving upon the flow of funds to the institutions. By this, they will be able to meet some of the financial challenges in institutions. Also, other Organizations such as the Private and Public Companies and Developmental Organizations shall be aware of the financial constraints in these schools and therefore decide to offer some financial assistance.

Lastly, the study shall add to the already stored knowledge on financial administration in our educational institutions.

Delimitation of the Study

The research is delimited to the Senior High School (SHS) in the Agona District in the Central Region of Ghana. This was because SHS in the district appears to be besieged with challenges in financial administration. All the five Government Assistant Senior High Schools within the district were used for the

study. The tentative conclusions, thus, cannot be generalized for all other Senior High Schools in Ghana. However, other institutions outside the district with similar challenge can make use of the recommendations made.

Again, the study was restricted to consider the financial challenges that these institutions encounter in the administration of their schools so that in-depth analysis could be done.

Limitations of the Study

The tendency of truthfully answering the question asked can be a limitation to the study. The instrument used had its own shortcoming. For instance, it could not seek information about non-verbal responses from respondents. Again, since I was in active service and had a lot of scheduled activities to do as a teacher in the Ghana Education Service, the collection of data became very cumbersome and the completion of the project also delayed.

Also, in an effort to portray that their schools were well-run, some heads gave self-serving responses. Some heads who were either newly appointed or transferred were unable to provide adequate information. And finally, since the study is about effectiveness and efficiency of peoples' jobs and positions where opposing views and vested interest exist, some respondents suppressed information since they thought their jobs were being scrutinized.

Definition of Terms

Financial Administrator: The head or manager of an institution and any other responsible officer, who by virtue of his or her position or schedule in the

institution has a part to play or is involved in the process of the acquisition and utilization of funds in the institution.

Financial Resources: Any facility that can be expressed or quantified in fiscal or monetary terms.

Agona District: Covers areas politically under both the Agona West Municipal Assembly and the Agona East District Assembly.

Organization of the Rest of the Study

This study has five major components or chapters. Chapter one is made up of introduction/background to the study, statement of the problem, purpose of the study, research questions, significance of the study, delimitation of the study, limitation of the study, organization of the study and operational definition of terms.

Chapter Two has the review of related literature in the field of education, particularly financial administration in educational institutions. Chapter three consists of the description of the methodology and procedures used in the population, instruments used and the data collection procedure. Chapter four is the analysis of the data, finding and summary of results. Chapter five includes summary of findings, conclusions and recommendations/suggestions.

CHAPTER TWO

LITERATURE REVIEW

The chapter is designed to acquaint the reader with existing studies on financial administration. The chapter attempts to explore and assemble relevant literature by some writers on financial administration, particularly in educational institutions. For the sake of convenience, the review is broken down into sub-headings as follows:

The duties of the school heads and the accountants, Budget- definition and purposes/ uses/ importance, Medium term expenditure framework (MTEF) Sources of funds, Training of Financial Administrators, Challenges in financial administration in Senior High Schools, Financial reporting, Audit, The role of Ghana Education Service (GES) Headquarters, Regional and District Directors in financial administration in educational institutions.

Financial Roles of the Financial Administrators: Heads, Accountants and Bursars in Schools

Owusu (1998) stated that the duties of the head are that of a Manager and a Financial Controller. The duty of the Heads as a business manager is the head's major responsibility of working towards the procurements and effective utilization of funds. To Owusu, the head is required to make all frantic efforts to source or mobilize the needed funds for the running of the school and that the success of the head in running the school depends greatly on how he or she

acquires and uses funds. It is contended that a school that adopts efficient cost effective ways of administering its funds continue to receive donations both in kind and cash.

Kuzagbe (1994) opined that the head is a financial controller. To Asiedu-Akrofi (1978), the head is the person who has the ultimate control in school finance. Writing on financial controls in the schools, Kuzagbe stated that it is the duty of every head to exercise some level of effective control on the finances of his/her school to meet the set financial targets. Kuzagbe continued to reveal in his work that, most heads do not operate within the budget limits and that has given rise to the instances of misappropriations and misapplications of funds in some schools. In this instance, important items such as teaching and learning materials are neglected in favour of less pressing ones as the beautification of the frontage buildings on the occasion of a Parent-Teacher Association meeting.

Gyasi (1998) in his research, has said that, the head is duty bound to report on all the financial transactions of the school at the end of every financial year or quarterly to the stakeholders of the school, notably the Parent Teacher Association, the Board of Governors, the District, Regional and National Head office of the Ghana Education Service (GES) and the District, Municipal and Metropolitan Assemblies.

To Commonwealth (1993), the school head “has a statutory responsibility to prepare and submit financial statements “p51. Concerning auditing, according to Commonwealth Secretariat, the school head must submit to the auditor all accounts, records and books to facilitate the auditor’s work. In

addition, the head must include all relevant evidence, give oral evidence, and allow any inspection of assets which the auditor may consider necessary. Again, it is the duty of the head to ensure that audit queries are answered satisfactorily and promptly.

Furthermore, Commonwealth Secretariat (1993) identified the head as a financial planner who has to draw up a plan for securing and expending the resources. The Finance Manager, the head, is to take active role in determining, mobilizing and acquiring financial resources. To Mankoe (2002), much as the head plays a crucial role in ensuring that the organization's goals targets are attained through "the skillful control of all factors to secure the "maximum beneficial results" with the "minimum expenditure of social resources"p123, the entire financial management of the school is his responsibility and all persons in charge of business affairs are all "directly responsible to him ..."p124.

Besides what has been said earlier on, Asiedu Akrofié thinks that the main duties of the head are as follows:

- a. To exercise supervision over the work of the Accountant and other accounting officers.
- b. To see that proper accounts, books of account and records are kept.
- c. To see that proper quarterly and annual accounts are prepared.
- d. To ensure that proper provision is made for the safe custody, banking and investment of cash and the safe custody to value books, property and stores.
- f. To see to it that Annual Estimates are prepared.

- g. That, income is being collected in accordance with the approved estimates.
- h. That expenditure is incurred in accordance with the approved estimates.
- i. To consider contracts and make recommendation to the Board of Governors.
- j. To deal with any financial matters referred to him by the Board of Governors.
- k. To see that debts owed by the institution are promptly paid and debts owed to the institution are promptly collected.

In general, the head is to see to it that the ensuring instructions are implemented.

The roles played by the Accountant vary from the point of view of various writers. Generally they may be grouped as follows:

- a. Receipts and payments of schools funds
- b. Accounting for financial transactions
- c. Preparation of school budget
- d. Financial advisor to the head and the school.

Asiedu–Akrofi (1978) made it clear that even though the accountant is responsible for the collection of fees, they cannot send any student or child away without the authority of the headmaster. That all monies received by the Accountants on behalf of the school should be paid into the bank. Kwofie (1999), in his research work emphasizes that, the heads do not necessarily deal or collect school fees directly from students or parents neither do they have to collect

warrants or grants from the District office. It is purely the responsibility of the Accountants. To Cobbina (2000), payment of cash or cheque is the normal duties of the Accountant but comments that the consent and authority of the heads are important requisites before such payments are made.

Gyasi (1998) was of the opinion that the onerous responsibility of the Accountants is to prepare all inputs on staff emoluments and allowances on schedule and to prepare inputs for the school's grant and other money donation from other sources. Asiedu – Akrofi (1978) put it this way that the payment of salaries is the responsibility of the Accountants, after the vouchers have been signed by the approved authority and that they have to check on the legality of the payment and refuse to pay if they have the reason to suspect some foul play.

Again from Asiedu-Akrofi (1978), concerning newcomers on the staff and those leaving the institution, the Accountants have the duty to check on the right salary scales, the allowance due to them, and the indebtedness of the persons to the institutions and any other information which would protect the financial interest of the school. Additionally, they have to arrange to receive funds that are locally generated by the schools, which include proceeds from Speech and Prize-Giving Days, sales from farm produce and boarding of unserviceable items.

Moreover, Asiedu-Akrofi (1978) stated that after collecting relevant information from the right sources, the accountant assists the headmaster in preparing the estimates of the school. Gyasi (1998) opined that, it is completely out of place to see the head personally chasing grant from the District Education Office and the Treasury. The head has to direct the Accountant to perform such

roles. It is indeed the responsibility of the Accountant, as far as the collection of grants and other funds for the school is concerned. To Gyasi (1998), on the arrangement for making payments on behalf of the school, it is the Accountant who prepares the cheques for payments, raises vouchers on the payment and submits both to the head for endorsement and authorization. The other duty of the Accountant is to arrange to handover the cheque to the creditor.

Ayim-Antwi (1994) stated that the accountant is the technical and professional man in the field of accounting and is obliged to keep objective records of all the financial transactions, summaries them and makes transferable as useful information, according to the laid down accounting standard and principles. Similarly, Asiedu-Akrofi (1978) stated that, “the accountant keeps good records of the income and expenditure of the school and also acquaints the headmaster with the up-to-date financial position of the school so that the estimated votes are not exceeded” p 133. To Ayim-Antwi, the effective performance of these roles enables the head to report on the financial transactions of the school to the stakeholders.

Also, Nkrumah (1995) reiterated that accounts are normally prepared annually, but in the school setting, it could be done at the end of each term. To Nkrumah, the Accountant, being a technical man, is able to explain certain technical portions of the accounts to the head and it then becomes easier for the head, whose responsibility is to explain or provide reports to the stakeholders.

Furthermore, Cobbina (2000) listed some documents or books which are essential for recording and accounting for all financial transactions. To Cobbina,

the Accountant is obliged to record all financial transactions of the school in a chronological order for easy accounting. These documents/books are Receipt Books; Payment Vouchers; Petty cash books; Cash Books; Ledgers; and Paying-in slips.

Proper accounting requires that all monies received by the school through the accountant should be supported with proper and valid receipts. Where no such valid receipt is available due to some uncontrollable circumstances, a certificate of honour, duly signed by the recipient is prepared to support the transaction. At times, the Accountant delegates parts of his/her roles to Account Clerks and other officers and plays a monitoring role.

Furthermore, on budget, Nkrumah (1995) stated that, the duty of the Accountants is to put together the estimates from the Departmental heads and the Head to form the schools' annual estimate – the budget. Blankson (2002) continued that for effective budgeting, the Accountant must first draw departmental budgets based on submissions from the various departments, and then considers the estimate from the administrative office, where the head is the superior, breaks into capital and recurrent budgets into a composite one for the school.

Talking about the Accountant as the financial advisor, Adu-Gyamfi (1996) contended that some heads do not have the slightest knowledge in the basic accounting and its regulations, and that it is proper that the professional and technical Accountant advises the head on the implications of the head's dealings with school finances. Aseidu-Akrofié puts it simply that the Accountant is the

“Chief financial adviser to the headmaster who of course should be responsible for the own action” p. 133.

Still on the issue of advice, Bartels (1999) argued that the head is a generalist and may not necessarily have a background in accounting. It is the accountant who has undergone intensive training in the art of accounting, making him/her a profession or specialist in the practice of accounting. It is therefore the duty of the accountant to advise the head on how finances of the school should be operated within the laws. Bartels continues to conclude that some heads apply school funds without recourse to the laid down rules on budget and the duty of the accountant is to prompt the head on the proper applications or utilization of school funds.

It can be concluded from the above that each of the two officers of the school’s finance administration has distinctive roles, which do not overlap. Hence conflict between them on the performance of the duties is least expected. Also, studies confirm that though their duties do not overlap, for effective and efficient financial administration at the school, each is unquestionably dependent on the other; unarguably, their respective roles are complementary and reciprocal.

The budget – definition, types, and purposes/ uses/ importance

Commonwealth Secretariat (1993) defined budget as a process of preparing a statement of the anticipated income and the proposed expenditure. In the school context, according to Commonwealth Secretariat, it is a process for

preparing a summary of the programmes of the school, reflecting the expected revenue and expenditures.

Keith and Girling (1991) defined budget as a financial plan that underlines an action plan, translating ideas and intentions into a resource allocation that reflects an institution's priorities. Similarly, Burke (as cited in Mankoe, 2002) regards budget as a well conceived programme of action for a given period of time with reasonably accurate plans of making financial outlays involved, and raising the necessary revenues. It is a plan of action for the future.

Hartman (1988) approached this subject by indicating the three separate elements that make up a budget in a school as

- i. a description of the total educational programme to be provided by a school;
- ii. An estimate of the expenditures needed to carry out the desired programme and
- iii. an estimate of the revenues which will be available to pay for the expenditures.

Hartman (1988) defined a school budget as a document which specifies the planned expenditure and anticipated revenues of school in a given fiscal year. According to Buck (as cited in Burke ,1951) where there is a well conceived plan of action, an intelligent consideration or weighting of all needs or requirements, and a careful selection of activities to be financed during a given period with monies supplied through operational economies and revenue sources, budgeting is said to be taking place. From Commonwealth Secretariat (1993) budgeting is a

process of relating the expenditure of funds in a systematic way to the achievements of the planned mission and objectives of a school.

Another definition by Ward (2006) described budget as an outline of an organization's financial plan and operational goals; an action plan which helps an institution to allocate resources, evaluate performance and formulate further plans. In addition, Garison & Noreen (2000) described budget as a detailed plan of an organization for the acquisition and use of financial and other resources over a specified time period and that it represents a plan for the future expressed in formal quantitative terms.

Purpose, Uses and Importance of Budget

Mankoe (2002) saw budget as a management tool for administrators and enumerates a number of uses of budget to include the following:

- i. As a basis for planning.
- ii. It enables stakeholders to review the school's educational and fiscal plans.
- iii. Allows stakeholders to examine the rationale for the proposed spending plans and to approve them at an acceptable level.
- iv. Means of controlling expenditure (Arko–Boham, 2006).
- v. Provides a basis to evaluate the performance of the administrator in various areas, in fields as the functioning of the budget process itself, accuracy of the budget, quality and accuracy of the programmes.
- vi. Basis for democratic or legislative action.
- vii. Means of improving educational administration.

Commonwealth Secretariat (1993) had categorized the purpose in two: firstly, the budget discloses areas that need attention and action, and secondly, as a support to what Mankoe (2002) said serves as a means of evaluating the financial performance of the institution or the school.

Medium Term Expenditure Framework (MTEF)

Ababio (1999) has this to say that the Government of Ghana, since 1993, instituted series of public expenditure review. The 1993 Public Expenditure Review (PER), according to Ababio, focused on recurrent budget and issues relating to monitoring and controlling of expenditure, and identified major reasons relating to the budgeting systems. Ababio continues that the Public Expenditure Review of 1994, in addition, concentrated on the development of capital budget and identified systematic problems in the preparation and implementation of the development budget.

Ababio says these two expenditure reviews together summed up the financial systems in Ghana as follows:

- i. Weak Budgetary Framework
- ii. Lack of reliable, accurate and timely information for decision making
- iii. Lack of proper accounting
- iv. Ineffective public expenditure monitoring and budget control.

Ababio (1999) further stated that in 1995, another Public Expenditure Review (PER) was carried out and this formally helped to launch the Public Financial Management Reform Programme (PUFMARP) which sought to improve

efficiency, accountability and transparency in Public Financial Management. It was also to correct some of the deficiencies observed in the past Financial Management Reforms, since the beginning of the Economic Recovery Programme.

Again, Ababio explained that in 1996, the activities of the PUFMARP were focused largely on planning the programme implementation activities. In 1997, the PUFMARP concentrated on the actual implementation of some of the key aspects and one of the key aspects was the commencement of the Medium Term Expenditure Framework (MTEF).

A workshop material on MTEF, 1997, indicated that the MTEF approach to budget preparation is a component of the PUFMARP, which was officially launched by the Minister of Finance in July 1995. A MTEF Handbook by the Ministry of Finance (1999) adds that, the PUFMARP was born out of the Structural Adjustment Programme, which was adopted by the PNDC Government in the late 1980's. The Handbook emphasizes that the fundamental objective of PUFMARP was to enhance the efficiency, accountability, transparency and probity of the financial management function of the Government, and the PUFMARP emerged in part, from the piecemeal attempts in the past to try and resolve some of the problems affecting the efficient management of the nation's resources.

Again, a Presentation on Financial Administration in the Ghana Education Service (GES), (2005) reiterated that, MTEF budgeting process recognizes the fact that resources are limited in the medium term, hence the need for efficient

allocation in order that a greater output is achieved from the limited resources. The Presentation further explains that the MTEF approach brings together all resources available to the Ministries, Departments and Agencies (MDA's), from Central Government allocations, Internally Generated Funds and Donor Support, in a common basket in order to enable the MDA's achieve the purpose for which they exist. By this, it becomes necessary to develop information on the cost of achieving government's objectives in each sector, the kind of information which could not have been if MDA's use the traditional system of budgeting.

To add, Ababio (1999) opined that, the past or traditional mode of budget preparation, identified as one of the main obstacles to efficient financial management in the country, had four major weaknesses as projection of the recurrent budget on an incremental basis by which a certain percentage was added to previous year's estimate of expenditure without relating activities to government priorities; lack of review of priorities in the preparation of the development budget and failure to estimate the recurrent cost implication within the medium term; lack of medium term outlook or forward planning; and confusing signals on budget guidelines of the sector ministries, with no adequate guidelines on expenditure ceiling in the budget to reflect Government expenditure priorities. These shortfalls, manifesting over the years, to Ababio, were the issues that the MTEF sought to address. The presentation on the Financial Administration in the Ghana Education Service (GES) (2005) described the MTEF as an approach to budget which integrates recurrent and investment budgets into a uniform three year rolling budget, and has four key areas:

Personal Emolument- expenses relating to the salaries of staff;

Administration- could be seen as overhead costs which relates to administrative expenses incurred in the running of the Service or the Directorate;

Service Activity- relates to activities meant to provide service to the public, those that push or propel education forward, which is the main reason for the existence of the organization/institution; Investment Activity- activities involved in the acquisition of capital assets, through purchase or construction;

A further scrutiny by Owusu (1998) has pinpointed that under the recurrent expenditure, the five items in the old mode have been compressed to three in the new mode and four items in the old mode under capital budget, is likewise compressed to only one in the new format as follows:

RECURRENT EXPENDITURE

Old Mode (Items)	New Mode (Items)
Personal Emoluments	Personal Emoluments
Traveling and Transport Expenditure	Administration
Maintenance, Repair and Renewals	Service
Other Current Expenditure	
General Expenditure	

Capital Expenditure

Old Mode (Items)	New Mode(Items)
Subventions	Investment Activities
Renovations	
Plant, Equipments, Vehicle and Furniture	
Construction	

(The headings (items) in both cases are further broken down into sub items)

To sum up, the MTEF approach to budgeting has been born from the PUFMARP, whose primary objective is to enhance the efficiency, accountability, probity and transparency of the financial management function of the government. This new approach equally addresses the persistent shortfalls in the traditional (old) approach to budgeting.

Sources of Funds

For schools to operate effectively so as to achieve their aims and objectives, it must have adequate funds.

A report from the World Conference on Education For All, held in Jomtien Thailand (5 – 6) March 1990) declares that in order to meet the basic learning needs of all, a much broader scope of action than pertaining in the past will be essential to mobilize existing and new financial and human resources, public private and voluntary.

ZiYaev, Rakhmonov & Sultanov (2000), from a case study in Uzbekistan, have come out to state that educational institutions are allowed to earn their own income when they provide people and companies with fee-paying services, and to carry out other income- generating activities that are not prohibited by law. The case study continues to indicate that almost all the educational institutions in Uzbekistan have extra budgetary financial sources arising from fee- paying educational services, producing goods at workshops and farms, leasing school facilities and other services. It goes on to say that the income from these services is spent on bonuses and allowances, development of an economic base in

educational institutions, non- formal activities and others. The researcher would like to pose this question that do Senior High Schools in the Agona District share similar views and conviction?

Commonwealth Secretariat (1993) identified three major categories of sources of funds to a school. They are the parents, the government and the community groups. Similarly, Asiedu–Akrofi (1978) mentioned the chief sources of schools incomes as the government grants, tuition fees, rents, and boarding fees. To him, the first two are the chief ones for the day schools, while the third and the fourth are the recurrent incomes in African boarding schools.

The Report of the President’s Committee on Review of Education Reforms in Ghana (2002) indicated the traditional sources of funding secondary education as direct government provision, GET Fund, District Assemblies scholarship schemes, PPA’s, Donor Funding, Old Students Associations and Fees from students / parents. The report continues to line up the main sources of funding available to students in pre - tertiary to include government scholarships by Scholarship Secretariat, for example Ghana Cocoa Board Scholarship or that from religious bodies, scholarships by industry and commerce for the wards and children of their employees, scholarships by Old Students Associations, Education Trust Funds (set up by traditional councils, companies and individuals) and School Endowment Funds.

Commonwealth Secretariat (1993) listed a number of probable ways through which parents contribute funds to the schools. They include paying official tuition fees, paying PTA contributions, paying a specific fee for a building

project, such as provision of accommodation for teachers, paying teachers for additional lessons, special duties and general welfare, paying for resources, such as textbooks, exercise books and writing materials, school uniforms, desk and chairs, library and sports contributions, paying for the children's welfare such as transport money, school meals and caution money, giving time and skills to a range of activities from building work to coaching at sports. It is strategic to target and encourage parents who have the means but may not have the will, and while catering for poorer families, a special support fund may be established to help pay for such things as the fees of children who are promising, continues Commonwealth Secretariat.

Musaazi (1982) mentioned that government grants and subventions provide revenue for the running of school. On the part of the sources of fund from the Government, Commonwealth Secretariat (1993) discussed the different ways through which the Government assists schools to include paying grants to schools, paying teachers' salaries, assisting school to establish money generating project by providing technical assistance including materials and equipment, financing the construction and rehabilitation of school plant. On the part of Asiedu – Akrofi (1978) the government grants usually cover teachers' salaries and other expenses while the other grants are used for bursaries and scholarships for both brilliant and needy students.

The contribution of local authorities to the school finances, the third category as stated by Commonwealth Secretariat (1993) comes in diverse ways. Community groups are among the key sources of funds to schools and empirical

findings on their activities may include, from Commonwealth Secretariat, mobilizing community groups in development projects, community leaders playing the leading role in mobilizing the masses to participate more effectively in school projects, fund raising for individual schools in an area involving community groups and former students in self – help projects for the purpose of generating funds, and levying education taxes on members of the community.

In addition, Commonwealth Secretariat (1993) pointed out that the school can generate funds through the use of the facilities by hiring school facilities to the community, for example halls and playgrounds, and engaging in money generating projects such as livestock farming and running a canteen. Again, from Commonwealth Secretariat, students may be involved in generating funds through such activities as agriculture, making crafts and bee keeping and fund raising activities in areas of music, dance, drama, games and sports, exhibition, open days, speech and prize giving days and charity walks.

Also, other community sources of funds to the school as identified by Commonwealth Secretariat (1993) are financial support from Foundation Bodies, such as religions or charitable bodies, sponsored walks, trust from charitable organizations, financial assistance through fund raising representation, fund raising agents, minor fund raising, and raffles, where quite a large sum of money could be raised through the sale of tickets. Additionally, other sources of funds to a school could come from philanthropists, Non–Governmental Organizations, Development Partners and Corporate Bodies / Business Organizations.

The researcher has attempted to bring to bear to some extent the probable sources of funds available to Senior high Schools from opinions of writers and empirical research work. The questions is, to what extent have the Senior High Schools in the Agona District plunged into or explored these sources, so as to manage or reduce the negative effect of some of the financial challenges confronting them?

To sum up, the Report of the President's Committee on Review of Education Reforms in Ghana (2002) has suggested or recommended some measures that can help improve upon the funding of education in the country. These can be outlined briefly as “Pesewas from Heaven” – a new concept that shall raise funds from all salaried workers in Ghana, suggesting a monthly payroll deduction of a minimum New Ghana ten pesewas, plus a pesewa of each workers salary into a pool, contributions from Ghanaians resident abroad, education fund raising week, education for export – graduates or trained personnel who offer their services outside the county need to be encouraged to make some contributions to funding education, foundations/endowments funds–government and educational institutions to encourage chiefs, individual's churches and businesses to set up foundations or endowment funds, District Assemblies – sharing cost of education with other levels of government, Members of Parliament (MP'S) common fund – to commit at least ten percent to education in their constituencies, Traditional Councils – to support projects and programmes, local communities / voluntary organizations – to embark on self- help projects, Non-Governmental Organizations – be encouraged to contribute substantially and

continuously to education, Religious Organizations – to contribute financially and in kind and establish more schools and rehabilitate the existing ones, private participation in Teacher Education–establishment of teacher training institutions, government support for businesses – to create the right environment for businesses to grow to support the development of education, and Education Bonds – consideration to the floating of Education Bonds to raise funds to finance educational infrastructural projects such as hostels or dormitories.

Again, the question to ask is how would financial administrators in the Senior high Schools in the Agona District approach and adopt these recommendations in order to improve upon their funding capacities?

Training of Financial Administrators

The importance of financial accounting underscores the crucial need for financial administrators to undergo training. Campbell et al (1977) discussed that the management of expenditures in schools is another administrative responsibility, an aspect of administration which has diverse tasks. These tasks include payroll operation, insurance management, supply management, keeping of property inventory, purchasing and accounting and reporting. To them, the adequate and effective performance of each of these tasks, require considerable and extensive knowledge and skills.

Again, Wilson (1966) was of the view that some training in the areas of school business management accounting has become popular for all school administrators, because each administrator irrespective of his/her specialized duty or assignment, is expected to perform certain business management functions.

Therefore, to Wilson, the administrator needs “some familiarity with accounting and record-keeping principles in order to discharge his/her responsibility for internal school funds”. (p. 664-665)

Also, Whitlock (1961) looked at financial procedures on the basis of the need to set up sound administrative procedures and properly informing the public. The financial accounting procedures as explained by Whitlock formed the basis for enabling business management to service the educational programme and providing controls and safeguards for public money and property.

Bringing in Harris (1960), he discussed the indispensability of sound financial accounting in ensuring effective school administration. Harris contends that financial reports constitute an indispensable management tool and need. That, fiscal reports constitute the media by which information contained in the books of account is made available. To him, the systematic and careful accounting of all monies constitutes the first important step in correlating income with expenditure, and thus the primary aim of financial accounting for public education is “to provide the finance facts necessary for effective administration”. (p. 65). This position therefore demands that financial administrators go through some form of educational and on the job training in order to equip them and make them resourcefully knowledgeable and skillful to discharge their duties effectively and efficiently.

Nevertheless, the Report of the President’s Committee on Review of Education Reforms in Ghana (2002), touching on short term implementation strategy (chapter 6 on Management of Pre-Tertiary Education) tasks the

University of Education, Winneba (UEW) and the University of Cape Coast (UCC) to organize in-service training in school management including basic accounting and record keeping for heads of schools. “This should enable them to manage the schools effectively” and “-----should be an on – going exercise,” (p. 180). Again, the Report recommends that the Ghana Education Service (GES) should provide “some training in basic accounting and financial administration to the management personnel in the schools including heads and their assistants”, (p. 204). Also, the Report enjoins the GES to appoint qualified and competent accounting personnel as bursars in the pre-tertiary institutions.

To conclude, Heads, who are regarded as financial administrators of their schools, and other management and accounting personnel, need some knowledge and skills in financial administration and accounting in order to discharge their responsibilities adequately and in order to harness internal school funds effectively.

Challenges in Financial Administration at the Senior Secondary Schools

Antwi (1992) asserted that secondary school education is not only a channel for training the manpower necessary for economic development but also prepares those few who will proceed to the University and other forms of higher education. The tasks of the Head of the Secondary School become challenging and hence the need for the Head to have the competencies in planning and managing school resources. School Heads are required to have the expertise in proper planning and utilization of scarce resources, since the Heads are the

immediate planners and spending officers of the Senior High School System. The worry of Asiedu- Akrofié (1978) was that people concerned with education should not only be interested in the acquisition and methods of imparting the knowledge but also be emphatically knowledgeable with the strategies of educational support in areas of generation of local sources of revenue and how funds are expended to achieve the educational goals. To Asiedu-Akrofié, the aims of education were desirable but the funds to translate them into realities were rather limited.

Owusu (1998) reiterated that financial resources and material contributions do not just flow greatly and regularly to the schools. The Head can be sure of receiving funds from government sources. The Head however had to work hard to ensure the receipt of funds from other sources. The success in obtaining extra funding is challenging and it depends on the foresight, sense of integrity, business acumen and a development of sound relationship between him or her and the school staff, students, Board Members, Old Students Association, Parent Teacher Association Members and the local and extended communities.

Adesina (1990) contended that the cost of goods and services embedded in the school system is a sufficient justification of the emphasis commonly placed on school finance. Education draws enormously on the economy and contributes enormously to it as well. The provision and expenditure of funds can become the focal point through which educational planning management becomes actions. The good management of finance depends upon cooperation, trust, honesty and devotion to the interest of the school (Asiedu-Akrofié, 1978). The fundamental

principal, in the viewpoint of Adesina, is not how much money goes into the school system, but how well the available funds are effectively put into use. This requires that Heads and others concerned with school finances should have some skills in managing school finance.

Financial Reporting

Financial reporting can be viewed as a summary of all the financial transactions that have taken place in an organization. It can also be regarded as a process where accounting records indicate the status of the fiscal transactions of a government or an organization. The process covers all sources of income, including internally generated funds, government grants and funds received from Development Partners, and expenditure made during a specified period.

The Financial Administration Act, (2003) Section 41(1) states among others that “within a period of three months.....after the end of each financial year, there shall be prepared by the

- (a) head of each department.....in respect of the financial year, accounts of the department which shall comprise
 - i. a balance sheet.....of the department as at the end of the year
 - ii a statement of revenue and expenditure.....
 - iii. a cash flow statement.....
 - iv. notes that form part of the accounts.....”p 20

Commonwealth Secretariat (1993) reiterated that annual accounts and balance sheet have to be prepared and a copy sent to the Ministry of Education at the end of every financial year. In this context, the annual account refers to the

financial statement which shows at a glance the amount spent on various items. The statement conveys the financial status of the school at a particular time. The balance sheet, according to Commonwealth, which should be the main financial concern of a new school head, reveals all the assets and liabilities of the school at the date in question. The financial reporting is indeed the summary of all the transactions that have taken place at the school for all those years, depicting the actual financial position of the school as at the end of that particular year.

The financial reporting normally provides facts about the entire financial operations of the organization, with a look at the magnitude and quality of the financial transactions. These facts on the financial operation of the government or the organization are communicated to the Management, the Executive and the Legislature Levels (Financial Administration Act, 2003).

At times, the public, especially the media and the development partners, may want to know the stage of projects executed, how much money was received and spent on the project and how much shall be required to complete. These pieces of information are obtained through financial reporting. The form of the report is usually in graphical ratio, and or chart and normally covers headings as income and expenditure, balance sheet, reports of Auditors, general information, cash flow statements and notes to the financial statements (Financial Administration Act (2003) Section 42 (1)).

Arko-Boham (2006) looked at the importance of financial reporting under four categories (sectors). They are the importance to Management, Executive, Legislature and the Public. According to Harrison and Horngren (1995), one of

the responsibilities of management is to ensure that resources given are used to achieve maximum results. The report therefore serves the purpose as a measure to ascertain whether the resources were used to achieve maximum benefit for the department or organization. The report helps management to assess whether departments are operating within the laid-down financial regulations. The Ghana Education Service (GES) Financial and Accounting Instructions (2005) enjoins all to operate within the financial operational guidelines. To Arko-Boham, the Executive must, from time to time, scrutinize these reports from the Departments and Ministries, be well-equipped with the necessary financial data to be able to formulate new policies, or revise existing ones. According to Pillai and Bagarathi (2004) if the executive is not convinced that funds have been used judiciously, a forensic auditing is conducted to ascertain the truth or otherwise. Financial report enables the Executive to collate financial information and report to the legislature through the Auditor General, where fraud and other malfeasances are detected (Financial Administration Act (2003) Section 41(1b) (2). Again, Pillai & Bagarathi (2004) state that financial report enables the executive to revamp an organization by assessing the financial state of an organization and assisting those not financially sound. Parliament is able to know whether funds have been appropriated within the laid-down financial rule and regulations, Millet (1954). Financial report helps Parliament in the general examination of financial data of the economy as it provides point of reference to all sectors of the economy and adopts subsequent plans to develop the economy. (Arko-Boham, 2006) The Financial Administration Act, (2003) Part viii, section 67(b) empowers the

Financial Administration Tribunal to enforce the recommendations of the Public Accounts Committee.

According to Arko-Boham (2006), the financial reports are useful to the public. To him, the financial reports act as the communication links between organizations and the public. The public becomes aware of how judiciously and effectively the taxpayer's money has been used. The reports show to some extent the government's level of accountability and enable her to either win or lose the favour of the public. Through financial reporting, the concerns of the public are addressed. The reports also determine the extent of validity of statements made by Ministers in parliament, concerning accomplished tasks in their constituencies. The reports give the public the opportunity to air out their feelings and concerns to the government.

In sum, financial reporting is essential in all sectors of the economy and through that, better and well-informed plans and decisions can be made.

CHAPTER THREE

METHODOLOGY

The study intended to examine the challenges of financial administration in the five Government Assisted Secondary Schools in the Agona District. The chapter presents information on the research design, population, sample and sampling procedures used for the research. It also considers instruments, pilot testing, data collection and data analyses of the study.

Research Design

The descriptive survey was considered the most appropriate for the study. Best and Kahn (1998) explained descriptive survey as being concerned with the conditions or relationships that exist. In descriptive research, accurate description of activities, objects, processes and persons is the objective. This description was in line with the study, since the researcher intended to determine the nature of the challenges and processes that take place especially in the preparation and execution of budgets and the opinion that are held on financial administration in the institution. The appropriateness of the study design laid in the fact that it was concerned with the present status of a phenomenon and purports to give accurate description of activities, objects, or process and persons; the nature of prevailing conditions, practices, attitudes and trend that are developed (Amadahe & Gyimah, 2005). It also helps to determine and report the way things are. It

involves collecting data in order to test hypothesis or answer questions concerning the current status of population under study (Gay, cited in Amadahe & Gyimah, 2005). This specifies the nature of a given phenomenon and gives a picture of a situation. One limitation with this design was that according to Best and Kahn (1998) descriptive statistical analysis limits generalisation to the particular group of individuals or situations observed, conclusions are not extended beyond this group or situations.

Population

The researcher views population as the entire aggregation of cases that meet a designated set of criteria. It follows that whatever is the basic unit, the population consists of the entire or total elements in which the researcher is interested.

The population for the study was made up of the all the Headmasters, the Assistant Headmasters/Mistresses (Administration) Accountants/Bursars, the Assistant Accountants and the Account Clerks in the five Government Assisted Senior High Schools in the Agona District. The headmasters/mistresses are regarded as the officers accountable for the overall functioning of the schools while the Accountants are directly related to finances of the school. The other three categories of personnel are seen to be assisting, and for that matter reasonably and directly related to the financial matters at the Senior High Schools. The population was thus made up of five personnel, from each of the five Senior High Schools, to make up a total population of 25.

Sample and Sampling Procedures

The sample for the study was 25 respondents. The purposive sampling technique was used to select respondents for the study. The various groups which made up the population were all purposively selected for the study. This was because they formed the information rich group on financial matters within the schools. As a sampling technique, the entire population was used. Thus the population and the sample were the same. The population and the sample are represented in Table 1

Table 1: Population and Sample of Respondents

Designation	Population	Sample
Heads	5	5
Assistant heads	5	5
Accountant	5	5
Assistant accountant	5	5
Account clerks	5	5
Total	25	25

Instrument

The instrument used for the study was a questionnaire called Financial Administration Questionnaire (FAQ). The questionnaire was meant for the Headmasters, Assistant Heads (Administration) Accountants (Bursars) Assistant Accountants and Account Clerks to respond to question items which were directly related to the research questions.

Majority of the question items were closed –ended, with few open ended ones. The questionnaire was made up of five sections, sections A to E, with the sections B to E each correspondingly related to each of the four research questions respectively.

Section A was on biographical data and had 5 question items which looked at academic qualification, position, number of years in that position, background knowledge in basic accounting principles and how this knowledge was acquired. Section B was on research question one and was made up of 11 question items. It looked at the functions / roles of the respondents in financial administration at the institutions.

Section C related directly to research question two and had 6 question items. It sought to discover the factors that either promote or hinder the effective and efficient functioning of the roles of financial administrators in the schools. It considered the factors that either positively or negatively enhance the performance of the roles of those involved in the financial administration at the schools.

Section D sought to find answers to research question three and had 4 question items. The section directly related to issues concerning the actual challenges that financial administrators encountered, with the view of identifying the specific challenges in the schools

Section E had 3 question items. The questions here intended to seek opinions from the respondents on how those challenges identified in the previous section could be managed. In other words, notwithstanding the existence of these

challenges, the questions in this section were directed at finding out how the challenges could be managed to promote teaching and learning at the schools.

Data Collection Procedure

The questionnaires were distributed to the respondents in their respective schools, by the researcher, after an initial introductory visit, with an introductory letter from The Institute of Educational Planning and Administration (IEPA.). The initial visit was done to fraternize and to give the respondents earlier information on what was at stake, and also to solicit their assistance and co-operation. The researcher used three days to distribute the questionnaire to the five schools. A week's follow up was made to the schools to find out if any of the respondents needed any clarification. The three subsequent weeks were used to move from one school to the other to collect the responses. All questionnaires were obtained, indicating a 100% return rate.

Pilot Testing

The pilot testing was carried out to test the validity of the instrument. The pilot testing was done in the Breman Asikuma Senior High School in the Asikuma-Odooben –Brakwa District of the Central Region and Akim Oda Senior High School in the Birim Municipality of the Eastern Region. The two districts were chosen because of their proximity to the district of study. Also, both Districts share border with district of study and their schools have similar characteristics in terms of their culture, social and economic settings.

At the end of the pilot testing, only two questions, whose meanings were not clear had to be reframed. For example question item number 22, which was originally framed as “Why should the head ensure that the school follows strictly the guidelines on the preparation and execution of the budgets?” had to be reframed as “Who should ensure that the school follows strictly the guidelines on the preparation and execution of the budgets?” The few questionnaires which were distributed in the two schools were all obtained on schedule.

The close ended questions were tested for reliability, using Cronbach Alpha. Inputs were made in the computer using the Software Programme for Social Sciences (SPSS). The instrument was indicated as reliable as the reliability coefficient was 0.812.

Data Analyses

The quantitative analyses plan was employed. Data were analyzed in terms of frequencies and more especially in percentages. The question items were framed to obtain responses that could ultimately supply answers to the research questions. The responses from the questions were edited and categorized under the biographical data and the three themes of the research questions. Each question item was given a number and the responses were coded with a numeral as shown in Table 2.

Table 2: Response Option and Corresponding Numeral

Response option	Numeral
A	1
b	2
c	3
d	4
e	5

On the “Yes” and “No” options, the “Yes” was coded 1 while the “No” was coded with a numeral 2. These arrangements (codes) served as inputs for the computer, and by the use of the Software Programme for Social Sciences (SPSS) package, the responses were analyzed into frequencies and percentages for interpretation to answer the research questions.

CHAPTER FOUR

RESULTS AND DISCUSSION

The chapter concentrates on the analysis and discussion of findings and result of the challenges of financial administration in Senior High Schools in the Agona District in the Central Region of Ghana. Five Senior High Schools were the target for the study, from which 25 respondents made up of five Heads, five Assistants Heads, five Accountants, five Assistants Accountants and five Account Clerks formed the population and at the same time purposively selected as the sample for research. The instrument was a questionnaire which had 5 sections. The first section provided the background information of the respondents while the subsequent ones related directly to the research questions. The return rate for questionnaires was 100%.

The analysis and discussion of result made use of the data given by the respondents as they answered comprehensive questions based on the title of the study. Descriptive statistics were mainly used to present the data so as to answer specific research questions that guided the study. Firstly, the demographic data outlooks of respondents are presented in statistical tables and figures to enable readers have appreciation of the people who otherwise form the unit of analysis of the study.

Section A - Biographical Data

Respondents were requested to indicate their highest educational qualification. Their responses are presented in Table 3.

Table 3: Academic Qualification of Respondents.

Qualification	N	%
G. C. E Ordinary Level	5	20
RSA	5	20
Diploma in accounting	3	12
First degree	10	40
Second degree	2	8
Total	25	100

From Table 3, majority of the respondents possessed first degree. And most of these people were noted to be the heads of schools. In the Ghana Education Service, heads of Senior High Schools are required to have at least the first degree in their subject areas. Again, 12% and 20% had qualifications in diploma in accounting and RSA Stage II certificates respectively. Majority of such people were the Accountants and the Accounting clerks. Though none of them has the first degree, however, according to the GES standards, as professionals, they qualify to hold such position.

Background Knowledge in Basic Accounting Principles

Respondents were requested to indicate whether they have background knowledge in basic accounting principles. Table 4 portrays their responses.

Table 4: Background Knowledge in Basic Accounting Principles

Respondent	Yes		No	
	N	%	N	%
Heads	5	100	-	-
Assistant Heads	5	20	4	80
Accountant	5	100	-	-
Assistant Accountant	5	100	-	-
Account Clerks	5	100	-	-
Total	21			

From Table 4, all the heads indicated that they have background knowledge in basic accounting principles. On the contrary, only one Assistant Head, 20%, affirmed having knowledge in basic accounting principles. Meanwhile all the five Accountants, five Assistant Accountants and the five Accounts Clerks indicated that they have background knowledge in basic accounting principles. As expected, it is the requirement of the Ghana Education Service that whoever is appointed to work in the Accounts Office should have been conversant with accounting and record – keeping principles. The result means that respondents had basic knowledge in finance with respect to accounting principles and thus they were put on an even keel to handle financial matters in

the school. Majority of the respondents such as accountants and accounting clerks acquired their basic knowledge in accounting principles through formal education while the rest had theirs through workshops. It is evident here that majority of the heads had their academic degrees in courses which were not related to accounting or basic financial administrative practices. The data however, indicates that all the Heads acquired their knowledge in basic accounting principles through workshops. The result thus, clearly corroborates the assertions by Campbell et al (1977); Wilson (1966); Whitlock (1961), that adequate and effective performance of any financial administrative task and successful implementation of any business management function require considerable familiarity with accounting and record – keeping principles. The assistant heads however, had low requisite knowledge in basic accounting principles. It would not be surprising if there could be significant lapses on the part of the Assistant Heads, for lack of in-depth knowledge in basic accounting principles, in their supportive role in financial administration at the schools.

Financial Roles of School Administrators

Research questions 1: What are the financial roles of Financial Administrators in the Senior High Schools? Items 6-16 of questionnaires were used to obtain information from respondents. Table 6 presents the analysis of the responses of the various groups.

Table 5: Financial Roles of School Administrators

Financial Role	Heads %	Assistant heads %	Accountant %	Domestic bursar %	Dept-Heads %	Total %
school spending officer	80	-	20	-		100.0
Preparation of annual budget	60	-	40	-		100.0
Responding to audit queries	80		20	-		100.0
Financial Administrator	56		44	-		100.0
Authorizes payments	100	-	-	-		100.0
Purchasing Officer	96	-	4	-		100.0
Signs payment vouchers	100	-	-	-		100.0
keeps the accounting documents	100	-	-	-		100.0
Checks the entries in the accounting books	68	-	32	-		100.0
Financial Advisor	20	16	64	-	-	100.0
Budget preparation	8		-	-	92	100.0

From Table 5, on the issue of who should be the spending officer of the school, 80% of the respondents were of the view that the Heads should hold that position.

Considering the question of who should be responsible for the preparation of the annual school budget, 60% of the respondents indicated the head. In addition, majority (56%) of respondents were of the view that the Head should be the financial administrator of the school. This is because the respondents see the issue of school finances as one of the main life wire of school administration. The finding thus, corroborates the views by (Gyasi, 1998; Asiedu – Akrofi, 1978; and Cobbina , 2000) who supported the assertion that the head is the spending officer. Again, Owusu, 1998; Kuzagbe, 1994; Asiedu – Akrofi, 1978, Gyasi, 1998 and Commonwealth Secretariat, 1993) lend credence to the fact that heads are Business Managers and Financial Controllers, who have absolute control over all the acquisition and utilization of funds and are Spending Officers who are supposed to be held liable or responsible for any mishap in the finances of the school. The question of who should authorize all payments, all the (100%) respondents were convinced that the Head should take up that responsibility. Similarly, majority (96%) of the respondents expressed that the Head should be the Purchasing Officer. Again, on who should sign payment vouchers before payments are affected, all the 25 respondents were of the view that the Head should take to that role. With regards to the keeping of accounting documents, all the respondents gave that role to the Accountants. However, the question of who should regularly check the entries in the accounting books, majority (68%) of the respondents gave that role to the Heads.

On the issue of authorization of payments, signing of payment vouchers before payments are effected as well as regularly checking the entries in the

Accounting Books and who should be the Purchasing Officer of the schools majority (96%) of respondents said that was a responsibility of the school head. The result corroborates the views by Commonwealth Secretariat (1993); Asiedu – Akrofi (1978); Mankoe (2002) that heads should supervise the work of the accountants and all others who have to do with the finances of the schools. Even though, Cobbina (2000); Asiedu – Akrofi (1978); Gyasi (1998); Ayim – Antwi (1994) had expressed opinion that excessive control over the financial administrative staff is not a healthy financial practice.

Considering the group of people who should be involved in the planning and preparation of the budget, 60% of the respondents felt that all Heads of Departments, Assistant Heads, Administrative Staff and the Accounting Staff should be involved. However, 8% chose the Assistant Heads. The responses on this issues generally indicate that all the groups of staff in the schools should be involved in the planning and preparation of the budget, which is in line with the views held by Arko Boham (2006); Millet (1954); Commonwealth Secretariat (1993); Atta et al (2002) that, based on the activities performed by the departments, departmental budgets are submitted to the Accounting section, where together with the administrative budget, a collated single budget is obtained which is then presented to the head for approval.

The final question on the role of financial administrators had to do with the issue of who could be described as the Financial Advisor of the school. To this end majority 64% and 20% of the respondents assigned that role to the Accountants and the Heads respectively. The view held by the majority on this

issue is amply supported by Gyasi (1998); Asiedu – Akrofi (1978); Cobbina (2000); who stated that the Accountants should perform the role as the Financial Advisors; which is aimed at providing a platform for effective financial administration in the schools.

Factors that either Promote or hinder the Effective and Efficient delivery of the Roles of Financial Administrators in the schools

Research question 2 sought information on factors that either promote or hinder the effective and efficient delivery of the roles of Financial Administrators in the schools. Item 17 of questionnaire was used to obtain information from respondents. It should be noted that depending on the type of response to a particular question item, the performance of the individual concerned would be expected to be either enhanced or limited. For instance, it will be expected that frequent attendance to workshops will enhance the performance of the individual while the contrary goes for the one who does not attend workshops frequently. Table 6 represents their responses.

From Table 6, majority (64%) of respondents have not been attending workshops frequently while the rest (36%) stated that they have been attending frequently. Considering the number of times of attending such workshops 36%, 28% and 20% of the respondents have had the opportunity to attend such workshops for between 1 – 3, 4 – 6 and 7 - 9 times respectively.

Table 6: Factors that Enhance or Limit the Roles of Financial Administrators

Factor	VF%	F%	R %	N%	T
Attending workshops on financial administrative practices in Schools	-	36	64	-	100
Number of times of attending workshops within the last three years.	-	36	36	28	100
The head should have absolute control and strong supervision over the accountant	60	-	36	4	100
The Head should be allowed to spend funds on anything without interference	8	-	92	-	100

Eight percent have had the opportunity between 10 - 12 times. The responses have established that attending workshops has not been a frequent feature, considering the number of years that respondents have been in their positions. It implies therefore that very little knowledge have been obtained in financial management through workshops. This situation goes further to buttress the fact that experience on the job dominate over formal education and workshops as a major factor enhancing the effective and efficient delivery of the roles of the financial administrators. This position conflicts with the views of (Campbell et al, 1977; Wilson, 1966; Whitlock, 1961) when they propounded that for financial administrative tasks to be performed effectively and successfully, financial administrators require considerable and extensive knowledge and skills in accounting, as well as commensurate familiarity with accounting and book – keeping principles.

Again, the result contradicts the views by (Harris, 1960 and Republic Ghana, 2002) when it was suggested that financial administrators need a professional programme of preparation and have to go through some form of education: a minimum of a first degree, with the appropriate systematic study in such fields as financial administration or accounting.

Another issue also bordered on the person who should have an absolute control and strong supervision over the activities of the Accountant. To this, majority (60%) of the respondents chose the Head of the school.

Respondents were asked whether the Heads should be allowed to spend funds on anything they felt important, without interference. To this 92% of the

respondents said that such situation should never occur, contrary to the 8% who were in favour of the situation. On the issue of who to ensure that the school follows strictly the guidelines on the preparation and execution of the budgets, majority of the respondents (88%) were of the view that the heads be in charge of that role. The result goes to confirm that which is held by (Commonwealth Secretariat, 1993; Asiedu – Akrofi, 1978; Kuzagbe, 1994 and Owusu, 1993) when they said that heads are the financial administrators and spending officers of the schools who are held liable or responsible and accountable for any lapses in the finances of schools. This circumstance could be a hindrance for effective and efficient performance of the financial administrative roles of the respondents, since they might not know the specific parameters within which to operate as financial administrators.

Challenges of Financial Administrators

Item 23 on Section D of questionnaire was used to obtain information to help answer research question 3 that bothered on the challenges that Financial Administrators encounter in the schools. Table 7 portrays the responses of respondents.

From Table 7, 40% of the respondents said the untimely arrival, inadequacy and irregularity of government's remittances was a major challenge, while 20% spoke about the money inflows becoming far less than what was budgeted as a challenge.

Table 7: Challenges of Financial Administrators

Challenges	N	%
Untimely arrival, inadequacy and irregularity of government's remittance.	10	40
Money inflows far less than the budgeted.	5	20
Emergency situation that occur unexpectedly and unstable prices.	4	16
Unavailability and inability to obtain the requisite invoices and proper receipt of certain supplies from some suppliers, craft men or artisans.	3	12
Resources cannot be mobilized at the expected time.	3	12
Total	25	100

Also, 16% of the respondents mentioned the emergency situations that occur unexpectedly whilst 12% came out with the unavailability and inability to obtain the requisite invoices and proper receipts of certain supplies from some suppliers, craftsmen or artisans as a challenge. These situations inhibit the execution of institutional programmes of intent. The result clearly corroborates the findings by (Antwi, 1992; Asiedu – Akrofi, 1978; Commonwealth

Secretariat, 1993; Musaaazi, 1982) when they expressed similar views that the late and piecemeal arrival of the government's grants or subventions or subsidies and unavailability of funds to maintain the available infrastructure and high maintenance and running cost of school vehicles were challenges that were encountered during the execution of the budget. It could be observed that respondents' views on the nature of challenges varied, perhaps as an indication that each school may have its peculiar challenges. However, it could be deduced that the underlying factor cutting across these challenges is the inadequacy of funds; a situation which requires sourcing other funds and the prudential use of the available resources to achieve the needed objectives.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

Overview of the Study

The research work delved into the challenges of financial administration in the Senior High Schools in the Agona District in the Central Region of Ghana. The study equally looked at the financial roles of Financial Administrators and finally suggested probable ways of dealing with these challenges.

The descriptive survey was used for the study due to the numerous advantages it gave me such as its flexible nature which allowed me to discover new issues that were related to the study. Its appropriateness laid in the facts it gave the present status of the challenges of the situation in the Senior High schools. Five persons were purposively selected from each of the five Senior High Schools making 25 to form the sample which was the same as the population. There were five categories of people that formed the sample. They were the Headmasters, the Assistant Headmasters / Mistresses, (Academic/Administration/ Domestic) and the Account Clerks.

Questionnaires, which comprised both open and close ended questions, were administered to the respondents by the researcher himself after a formal permission had been obtained from the heads of institutions. The responses from

the questionnaire were edited and analyzed using the software programme for Social Sciences (SPSS). The discussions of the result mainly entailed majority opinions and this assisted me to answer the research questions.

Key Findings

1. On financial roles of financial administrators in Senior High Schools, the study made it clear that the Heads take the overhead responsibility of all financial matters in the school. He is the spending officer, purchasing officer and authorizes all payments and a financial controller of the school. The head is also the financial administrator who ensures that funds were secured and judiciously used to execute school project of intents and virtually no financial transaction takes place at the schools without the knowledge of the Heads. Again the duties of the heads are that of Business Managers and Financial Controllers who have absolute control over all the acquisition and utilization of funds and are held liable or responsible for any mishap in the finances of the schools.
2. School Accountants was the Financial Advisors to the Heads on technical matters and played supportive roles to the financial functions of the heads.
3. With regards to budget preparation, all the departments in the schools were involved, whereby a single collated budget was obtained in the schools, and were presented to the Heads for approval and subsequently submitted to the District Education Office.
4. On issues that either enhance or limit the performance of the roles of those involved in financial administration in the schools, it was found out that most of the administrators have very little background knowledge in basic accounting

principles. Virtually, all the Heads have very little accounting background, while the Accountants have very low formal educational level in accounting or finance. Similarly, the frequency of attending workshops on financial management practices is low. As a matter of fact, they have relied on job experience to function or operate.

5. Furthermore, on the existence of challenges at the schools, the money inflows to the schools have been far less than the budgeted. Again, there is so much reliance on government's grants such that when grants are either not forthcoming or are received late, the finances of the schools are thrown out of gear and thus makes administration more challenging. The findings also indicated that there was too much interference or restriction from the Ministry of Education, and for that matter the government, on attempts by the school authorities to levy students, in order to obtain funds for some essential recurrent and developmental projects in the schools.

6. Additionally, the schools did not engage in other income generating activities and supportive moves, to augment their funds inflow, but have relied mostly on cash inflows from the collection of schools fees, government grants and sometimes the Parent Teacher Associations.

Conclusions

From the above mentioned findings, a number of conclusions can be drawn from the study as discussed.

Heads are the financial administrators of the schools whose functions includes spending officers, purchasing officers, Business Managers and Financial

Controllers who have absolute control over all the acquisition and utilization of funds and are held liable or responsible for any mishap in the finances of the schools. Heads as the financial administrators also had the responsibility to ensure that funds were secured and judiciously used to execute school projects of intents

Though the Heads are the financial administrators in the schools they have very little background knowledge in basic accounting or financial management. Similarly, the Accountants, who are supposed to be financial advisors to the Heads on technical matters, have very low formal accounting qualifications. Workshops or In-Service Training on financial management have scarcely been organized to upgrade their knowledge and skills.

It could be observed that respondents' views on the nature of challenges varied, perhaps as an indication that each school may have its peculiar challenges.

However, it could be deduced that the underlying factor cutting across these challenges is the inadequacy of funds; a situation which requires sourcing other funds and the prudential use of the available resources to achieve the needed objectives.

The schools rely heavily or extensively on government grants or subventions for most of their financial operations. Consequently, apart from the challenges relating to the budget, the schools either have poor infrastructural facilities or the lack of them, which affects negatively the congenial school climate conducive for effective academic work.

And finally, the Senior High Schools in the Agona District are battling with financial administrative challenges. However, when the various sources of

funds are harnessed optimally and there is judicious use of resources, coupled with the commensurate training and formal education of financial administrators, these challenges could be overcome to an appreciable extent.

Recommendations

Recommendations for Practice

Based on the research findings, the following recommendations are made:

1. In order to enhance operational efficiency in financial administration and given the roles Heads play, Heads of schools should have adequate background knowledge in basic accounting principles. It is recommended that the basic requirement for the appointment as a Head should be a first degree in the field of accounting or in a field which includes much element of accounting knowledge, with considerable number of years experience in financial administration, or a second degree in a field related to financial administration. Additionally, the Assistant Heads should have similar academic qualifications as above, since at most times, they assist the Heads in taking financial decisions. Again, the minimum qualification for Accountants and Assistant Accountants should be the Higher National Diploma in (HND) in accounting or any related field.
2. Moreover, there is the need to organize more in service training / workshops for financial administrators. All these are paramount because in very educational administration, practically every educational decision has financial implications.

3. School accountants should continue to be financial advisors to the heads on technical financial matters in the school.
4. School administration should continue to engage all heads of departments in taking decision on financial matters so that they shall all be part of project implementation.
5. The schools should have programmes in place for internally generated funds, in areas as hiring schools facilities such as halls and playgrounds to the community during holidays, running canteen services and communication/business/ bookshop centres, charity and sponsored walks, awareness creation (sensitization and marketing of schools through the use of raffles – sale of tickets), drama and music and dance. More strenuous efforts, through proposal writing, should be made in approaching other stakeholders such as the District Assembly, Members of Parliaments, NGO's, Corporate Bodies Religious and Charitable Organizations and Philanthropists for financial support, with approval from the GES.
6. Community participation in the schools is absent. It is therefore recommended that the schools themselves open up to the community by engaging their views, encouraging and accepting their visits to the schools and enforcing social and cultural interaction with members of the community. It is also recommended the schools forming partnerships with organizations. By so doing, the schools would assume the position of adoption by such organizations, thereby creating more involvement in the affairs of the schools and strong interactions between them.

7. It the researcher's view that, as a major financial constraint facing the schools, with regards to the inadequacy and the untimely arrival of the government's grants, schools should have to look out for other sources of funds, in order not to be crippled or halted in the running of the schools, since almost every activity in the school has a financial undertone.
8. There should be organization of funfairs, games, open days, exhibitions, anniversaries and harvest to generate funds as a means to manage the shortfalls of funds at the school. These occasions could be used to sensitize invitees and the communities on the grievances, plights and challenges of the schools, in order to seek for their support or assistance.
9. The school administration should establish Old Students Endowment Funds to initiate other fund raising activities, such as the technical section of the school undertaking public / community contracts and the running of a school canteen.

Suggestions for Further Research

The following theme is proposed for study by interested researchers on the topic; with the inadequacy of resources to facilitate teaching and learning in most Community Senior High Schools, it is suggested that a study is made in other districts on the Challenges of Sourcing Funds in Community Senior High Schools.

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APPENDICES

APPENDIX A

QUESTIONNAIRE FOR RESPONDENTS (FAQ)

This questionnaire seeks to gather information on financial administration in Senior Secondary Schools in Agona District. Areas to be covered include the roles of financial administrators, financial challenges and the management of the challenges.

The exercise is for academic purposes. You are therefore assured that the information that would be given would be treated confidentially and therefore wish that you would open up, support and cooperate by giving your responses without any form of hesitation. No identity whatsoever would be disclosed anywhere.

Please, answer the following questions by ticking [], once for each question, in the box or writing in the spaces provided.

SECTION A: BIOGRAPHICAL DATA

- 1. Academic Qualification
- 2. Position or office held
- 3. Number of years in that position
- 4. Do you have any background knowledge in basic accounting principles?
Yes [] No []
- 5. If yes, through which means did you acquire the knowledge?

SECTION B: ROLE PERFORMANCE

- 6. Who should be the spending officer of the school?
 - a. The Accountant []

- b. The Domestic Bursar []
 - c. The Headmaster []
 - d. All the above []
 - e. None of the above []
7. Who should be responsible for the preparation of the annual school budget
- a. The Headmaster []
 - b. The Accountant []
 - c. Purchasing Officer []
 - d. Assistant Headmaster-Domestic []
 - e. None of the above []
8. Who should be responsible for responding to audit queries?
- a. Assistant Accountant []
 - b. Domestic Bursar []
 - c. Accountant []
 - d. Assistant Headmaster, Academic []
 - e. Headmaster []
9. Who should be the Financial Administrator of the school?
- a. Accountant []
 - b. Assistant Headmaster, Administration []
 - c. Domestic Bursar []
 - d. Headmaster []
 - e. Assistant Accountant []

10. Who should authorize all payments?
- a. Domestic Bursar []
 - b. Accountant []
 - c. Assistant Accountant []
 - d. Headmaster []
 - e. Assistant Headmaster – Administration []
11. Who should be the Purchasing Officer of the school?
- a. Accountant []
 - b. Domestic Bursar []
 - c. Headmaster []
 - d. Assistant Accountant []
 - e. Assistant Headmaster – Academic []
12. Who should sign all payment vouchers before payments are effected?
- a. Assistant Accountant []
 - b. Assistant Headmaster – Administration []
 - c. Domestic Bursar []
 - d. Headmaster []
 - e. Assistant Headmaster – Domestic []
13. Who should keep the accounting documents?
- a. Accountant []
 - b. Domestic Bursar []
 - c. Headmaster []
 - d. Assistant Headmaster Domestic []

- e. Assistant Accountant []
14. Who should regularly check the entries in the accounting books
- a. Headmaster []
- b. Accountant []
- c. Domestic Bursar []
- d. Assistant Accountant []
- e. Assistant Headmaster – Administration []
15. Which group of people should be involved in the planning and preparation of the budget?
- a. Heads of Department []
- b. Assistant Heads []
- c. Accounting staff []
- d. Administrative staff []
- e. All the above []
16. Who can best be described as the Financial Advisor of the school?
- a. Domestic Bursar []
- b. Assistant Head []
- c. Assistant Accountant []
- d. Head []
- e. Accountant []

SECTION C: Factors That Promote or Hinder Performance

17. How frequently have you been attending workshops on financial administrative practices in schools?

- a. Very frequently []
- b. Frequently []
- c. Not frequently []
- d. Scarcely []
- e. Not at all []

18. How many times have you been attending such workshops, within the last three years?

- a. 1 – 3 []
- b. 4 – 6 []
- c. 7 – 9 []
- d. 10 – 12 []
- e. 12 and above []

19. Who should be trained on how to use the manual “Financial Accounting Instrument”?

- a. Accountant []
- b. Assistant Accountant []
- c. Head of the school []
- d. Assistant Heads []
- e. All the above []

20. Who should have an absolute control and strong supervision over the activities of the Accountant?

- a. Assistant Accountant []
- b. Assistant Head – Administration []

- c. Head of the school []
- d. Domestic Bursar []
- e. None of the above []

21. Should the Head of the school be allowed to spend funds on anything he/she feels is important, without interference?

- a. Always []
- b. Never []
- c. Frequently []
- d. Sometimes []
- e. Have no idea []

22. the school following strictly the guidelines on the preparation and execution of the budgets

- a. Agree []
- b. Strongly agree []
- c. Disagree []
- d. Strongly disagree []

SECTION D: IDENTIFICATION / EXISTENCE OF CHALLENGES FOR FINANCIAL ADMINISTRATORS

23. Kindly describe the nature of the challenges that are encountered during the execution of the budget.

24. Apart from issues relating to the budget what other challenges does the school face?

25. Are you, to some extent satisfied with the ways things are done in your school concerning financial matters? Yes [] No []

26. Kindly specify, in your opinion area(s) that there seems to be lapses, which may need improvement?

SECTION E: PROBABLE WAYS OF MANAGING THE CHALLENGES

27. Describe briefly how these challenges mentioned are managed
.....

28. Kindly suggest at least two sources of funds that your school may not have perhaps ventured into

29. Do you think it is appropriate if a Fund Raising Committee or Finance Committee is formed in your school, charged with the sole responsibility of sourcing funds for the school? Yes [] No []