

UNIVERSITY OF CAPE COAST

STAFFS' PERCEPTIONS OF THE ROLES OF SCHOOL HEADS IN
FINANCIAL ADMINISTRATION IN SENIOR HIGH SCHOOLS IN THE
KOMENDA-EDINA-EGUAFO-ABREM MUNICIPALITY

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BY

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Thesis submitted to the Institute for Educational Planning and Administration of the Faculty of Education, University of Cape Coast, in partial fulfilment of the requirements for award of Master of Philosophy Degree in Educational Administration

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DECLARATION

Candidate's Declaration

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

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

Name: William Awotwe Erskine

Supervisors' Declaration

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

Principal Supervisor's Signature..... Date:.....

Name: Dr. Albert L. Dare

Co-supervisor's Signature..... Date:.....

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ABSTRACT

The purpose of the study was to find out staffs' perceptions of the roles of school heads in financial management in senior high schools in the Komenda-Edina-Eguafo-Abrem Municipality. Data were gathered from a sample of 159 members of staff in 3 schools in the Komenda-Edina-Eguafo-Abrem Municipality using a questionnaire with an internal reliability co-efficient of .82. The data collected were analysed using the Statistical Package for Social Sciences version 16.0 software.

The study revealed that heads did not involve the staff in the financial planning process of the school and this made the staff feel reluctant to participate in any project of the school. Moreover, some staff felt they were not part of the school since they hardly took part in the decision making process in the school. In this regard, subordinates found it very difficult to commit themselves fully in implementation of decisions made by superiors.

The study therefore, recommends that prospective school heads should be encouraged and supported by the Ghana Education Service to pursue courses in financial administration and management before they are appointed as heads of schools. Heads should delegate authority to other members of staff for the performance and/or supervision most of the functions discussed above, but the head's check on these issues is highly recommended.

From the results of the study, it can be concluded that, school heads in the KEEA are not well equipped with relevant knowledge and training in financial administration compared to their accountants and bursars.

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Special thanks are expressed to the Municipal Director of Education and the staff of KEEA for the support and directions given me when I joined them in the education office for my six weeks internship programme (HRMD, Supervision, Statistics and Finance and Budget departments). Finally, I would like to thank all the Heads and staff of the three Senior High Schools (Edinaman, Eguafo-Abrem and Komenda SHS) I visited to gather information for my research; the minister and leaders of my church (The Methodist Church Ghana) for supporting me in prayer.

DEDICATION

To my Parents, Mr Emmanuel Awotwe and Mrs Cecilia Awotwe and my wife.

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CHAPTER ONE

INTRODUCTION

Background to the Study

No organisation can survive or carry out its functions effectively without adequate financial resources at its disposal. Money is needed to pay staff, maintain the plants and keep services going. In a school situation, this is especially true, and in Ghana particularly, education is a very expensive business. Expenditure on education continues to rise as a result of the rapid expansion of the system at all levels. The ultimate source of all revenue for school expenditure is government funding, except in some very few cases of private and independent schools, which do not receive government grants at all. In any type of school institution, therefore, the school head has an important responsibility for the control and management of school finances. He or she may even be held ultimately accountable for all expenditure in the institution.

The financial viability of a school relies on the effective financial control measures that are implemented by the school's management. In a school where members of the school management team lack the understanding or do not know how to go about controlling the school's finances, serious mismanagement of funds will occur. Westhuizen (1995) states that "financial control is limited to the members of the school management and the financial structures only" (p.65). The staff and the heads of department have a role to

play. Westhuizen further indicates that the head of department has to prepare and utilize the budget according to the guidelines laid down by the school management.

According to the Ghana Education Service (1994) directives, heads of second cycle institutions are “responsible through the Board of Governors to the Ministry of Education for the financial business of institutions” (p.47).

Among other things, the head is required to perform the following duties:-

1. Exercise supervision over the work of the Bursar and the other accounting officer;
2. Ensure that proper accounts, books of accounts and records keeping relating thereto are kept;
3. Ensure that quarterly and annual accounts are prepared;
4. Make sure all Audit Reports and queries are promptly considered and replied to;
5. Make proper provision for the safe custody, banking and investment of cash and the safe custody of value books, property and stores;
6. Ensure that the Annual Estimates are prepared;
7. Ensure that income is collected in accordance with the approved estimates;
8. Ensure that expenditure is incurred in accordance with the approved estimates as varied by approved provision;
9. Consider contracts and make recommendations to the Board of Governors;
10. Investigate losses and make recommendations to the Board of Governors;

11. Deal with financial matters referred to him or her by the Board of Governors;
12. Ensure that debts owed by the institution are promptly paid and debts owed to the institution are promptly collected; and lastly
13. Generally see that the ensuring instructions are implemented (p.48).

Sometime in the 1980s, there was a general mismanagement of school resources by some heads and bursars of their schools in Ghana. This was explicitly stated in a circular letter issued by the Director-General of the Ghana Education Service (1983) as follows: All the disturbances appear to have assumed some common disturbing gestures with students demanding the unconditional removal of heads and rampant resort to criminal behaviour including harassment, assault and illegal imprisonment of school authorities (p.1).

As a result of the disturbing nature of such student unrest, the Ghana Education Service was compelled to set up several committees and task forces to help arrest the situation. According to the Director-General of the GES, two such committees were set up in June 1976. The first of these committees, appointed on June, 18, 1976 at an emergency meeting of Directors of Education in the country, aimed at collating the views of Directors on the causes of strikes in the schools and colleges and to suggest remedies. The second committee, under the chairmanship of the Director-General, Administration, was set up ten days later with the following functions:

1. to study the causes of strikes in schools and colleges in depth, and
 2. to submit recommendations for averting such unpleasant situations.
- (p.2).

In Mafeteng, as in all other districts of Lesotho, principals have to administer and manage their schools. Among other things, principals have to carry out the financial management of their schools. According to Section 21 of the *Education Act of 2010* (MOET, 2010), the principal

1. is the chief accounting officer of the school and is responsible to the management committee or school board for the control and use of school funds;
2. shall maintain or cause records of income and expenditure of the school to be maintained;
3. shall prepare an annual budget for a school and submit it to the school board for its approval; and
4. Shall within three months to the end of each school year, submit a financial statement of the school to the school board for its approval (p.15).

A school's financial management is the execution by a person in a position of authority of those management actions (regulated tasks) connected with the financial aspects of schools and having the sole purpose of achieving effective education. Similarly, a school's financial management as the performance of management actions connected with the financial aspects of a school for the achievement of effective education.

The common factor in these definitions of financial management is that a connection is made between the management tasks and the financial aspects of a school. The implication is that the management of school finances involves the task of planning (budgeting), organizing (coordinating), leading (communicating and motivating) as well as controlling (auditing) (Clarke,

2007). A school's financial management is imperative because it enables the school to achieve effective education.

The administration of educational institutions in Ghana has become a matter of concern to all stakeholders of education such as the government, parents and traditional rulers. These stakeholders of education express their concerns in various ways. The government provides infrastructure for educational institutions to enable the administrators of those educational institutions function well. For instance, a story written by Bradford and Achiaw (2004) in the Daily Graphic Newspaper revealed that, the government of Ghana built a total of 685 three-unit classroom blocks each with toilet, urinal, teachers' common room, store and library for basic schools across the country in 2003. In the same year, an amount of ¢224 billion was also spent to modernise and enlarge the capacity of facilities at the various public universities and polytechnics. Government also ensures that educational administrators attain the needed skills, techniques and knowledge to help them manage the affairs of the educational institutions in a better manner.

Parents as stakeholders ensure that their wards are provided with the basic needs, necessary for schooling to enable the children attend school. Such needs, necessary for schooling to enable the children attend school. These basic needs include stationery, food shelter, clothing and the payment of school fees. The parents also supervise the children to learn after normal school time.

Traditional rulers also make available the facilities in their communities to teachers and students for practical lessons and also release land to the government and individuals for the building of schools. These

days, some traditional rulers provide scholarships for needy but brilliant students to be educated. For instance, the “Asantehene”, the paramount chief of the Ashanti Region of Ghana has put in place an educational fund that caters for the needs of needy but brilliant students to enable them further their education.

The high level of concern shown by the government, parents and traditional rulers towards the education of children, may be as a result of the worldwide awareness of the need for governments and other stakeholders in the education enterprise to enhance education of children. There are some organisations and other stakeholders of education that are spearheading this global awareness. Among such organisations are the United Nations Educational, Scientific and Cultural Organisation (UNESCO). Power as cited in UNESCO (1993) stated that, the actions of UNESCO are geared towards two main goals. That is, to make the right of education a reality for all the children in the world and to assist its member states in building and renovating educational systems to meet the challenges of the 21st Century.

Although these goals have not fully been achieved, today, educational institutions are recognised all over the world as very important social institutions that can move a nation forward. This recognition does not deviate from the foresight of countries such as Japan, America and Britain that earlier on, after realising the potency of education, gave it a massive support. They are now economic giants. This indicates that education is really an engine of growth.

Most scholars share the view that the head of every educational institution is the key person who determines the success or failure of that

institution. Power as cited in UNESCO (1993) makes it clear that the way in which a school is run has the greatest influence on the performance of the students. Power said, “Of all the factors which have the greatest influence on student’s performance, it is not the size of the classes or even teachers’ qualifications that come first, but the way in which the school is run. The most important person who determines the tone of a school is the principal. If any single individual is key to the everyday operations of the school, it is the principal. The head is seen as the most important person in the school because of the administrative functions that he/she performs in the school.

Writing on administrative functions of the head of an institution, Campbell, Bridges and Nystrand (1977) preferred to call these functions administrative tasks. These administrative tasks are ensuring favourable school-community relationship, making sure that educational materials and physical facilities are available for academic work, provision of a high quality staff and student personnel service and the proper practice of financial and business management processes. It therefore suggests that every head of a school is expected to perform these administrative functions effectively to enable the school achieve the set goals. They points out that effectiveness is a function of both technical skills and available opportunities to exercise those skills. Katz as cited in Baafi (2000) observed that technical skills refer to the ability of the head to use the tools, methods, processes and procedures of education to achieve the goals of education. In short, effectiveness dwells more on the ability of a head to combine his or her knowledge and experience within the environment in which he or she is operating to achieve the goals of the school.

Administration is an activity that ensures the survival and maintenance of an organisation and also directs the actions of the workers within the organisation in order to achieve organisational goals. Furthermore, administration as the arrangement and use of resources, situations and opportunities in a careful and systematic manner for the achievement of specific objectives. These definitions of administration, point out to the fact that the administrator of any educational institution must be very strategic or systematic in organizing the available resources to achieve set goals. That is, the educational administrator must be able to perform his or her functions well before the goals of the organisation are achieved.

To ensure that educational administrators perform their functions well, the government of Ghana is doing best to put in place necessary measures to make the work of the heads successful. This is important since without the existence of those facilities, the heads cannot perform to satisfaction. To enable the school to uplift the standard of education in the community, funds are allocated to schools according to norms and standards, which are based on the level of the high level of the poverty of the school's community.

Therefore, the allocation of the state funds to schools is determined by the financial situation in the country. These allocated funds cannot cater for the needs of the school under investigation, because of the high level of poverty and unemployment. The unfortunate situation does not allow the school to accumulate enough funds to provide quality education. For this reason, financial skills coupled with knowledge can be of help to these schools in the KEEA municipality.

The aim of planning the financial activities is to ensure that the expected income and expenditure meet the needs of the school. The components of financial administration namely, financial control or financial management, accounting and audit have to be coordinated in order to enable the school to use its budget efficiently and effectively. Funds for the activities of the school come from various sources; normally the Central Government makes a variety of financial provisions to the school in the form of:

1. Payment of salaries of teachers and non-teaching staff
2. Payment of grants for expandable and non-expandable equipment
3. Payment towards the construction and maintenance of school plant and provision of pavilions in some cases.
4. Provision and maintenance of school vehicles
5. Subsidization, in some cases, of the feeding cost of students
6. Health maintenance of staff and students.

These Government grants and fees collected from pupils or students are the normal sources of funding school. The head has to explore other avenues for funding. Some financial assistance could be obtained from the Municipal Assembly. Financial administration in a school situation requires detailed planning and monitoring of the activities of the members of the school management and the structures that control the finances.

To maintain the effective and efficient management of funds, Management has to put control measures in place. Such measures include, among others, the approval of payments and allocation of funds to be managed by the school heads. It is in this view that this study was interested in

investigating the staff's perceptions of the roles of their heads in financial management in the Senior High Schools in the KEEA Municipality.

Statement of the Problem

Senior high schools in Komenda Edina Eguafo Abrem municipality, like any other senior high schools throughout Ghana are financed through government grants and internally generated funds (IGF) managed by the school management team. Institutions of such nature have a complex structural system with a common aim and aspiration. The complexity of an institution makes it very inevitable to administer without some related hindrances or obstacles. This is because; the administrators achieve the organisational goals through and with people. They also rely on other physical materials in the immediate and remote environment in getting things done. The administration of second cycle institutions is no exception of the above phenomenon.

However, the support the members of staff give to the heads depends on how they utilise their resources. Lack of understanding on the use of resources is usually a conflict between heads and their staff. Evidence from the 2011 Public Accounts Committee of Ghana's Parliament revealed that, heads of schools find it difficult to account for the public funds given to them by the government and monies received in the school. Records on monies received and how the funds are spent are not properly kept. This calls for observance of the principle of public trust and accountability. This principle refers to the situation where financial administrators collect and disburse public funds on behalf of the public. However, such an arrangement can lead to misuse of public funds for personal interest.

Financial administrators are therefore to be held publicly answerable for proper use of funds at several levels such as political, legal, administrative, organisational, professional and moral. Here accountability implies answerability for one's responsibilities and for trust response in an office. This brings about mismanagement and misappropriation of grants and funds that are received in the schools. Therefore, it is for this reason that the study aims at investigating the staffs' perception of the roles of their heads in financial management in the senior high schools.

Accordingly, educational expenditures are claiming a large growing share of recurrent government expenditure, evidence from the 2011 Public Accounts Committee of Ghana's Parliament. This requires the heads of second cycle schools to have some skills in managing school finance or that they should be trained in that field. In the year 2000 some school heads had two-week training at Ajumako. However, there is no evidence that they are now competent in their roles.

Purpose of the Study

The study was, therefore, designed to find out staff's perceptions of the roles of school heads in financial administration in the schools. The study also sought to analyse the problems school heads encounter when managing and administering school funds. Also of interest were problems created by other personnel working in different capacities of heads was analysed and factors that had encouraged or impeded efficient financial administration in the secondary schools.

Research Questions

The study was guided by the following research questions:

1. What are the perceptions of the staff of Edinaman, Eguafo-Abrem and Komenda Senior High Schools regarding the performance of the school head in financial planning?
2. What are the perceptions of the staff of Edinaman, Eguafo-Abrem and Komenda Senior High Schools regarding the performance of the school head in financial control?
3. What are the perceptions of the staff of Edinaman, Eguafo-Abrem and Komenda Senior High Schools regarding the performance of the school head in financial decision-making?
4. What are the factors that influence the financial management in the Edinaman, Eguafo-Abrem and Komenda Senior High Schools as perceived by the staff?

Significance of the Study

The results of the study may be important to the following persons in the educational system in Ghana. The findings of the study may provide insight to the challenges faced by senior high school heads in financial management of public schools in Ghana. When the education authorities know about these challenges, they will be able to design courses to help heads overcome the challenges. The results of the study may also provide new school heads better understanding and appreciation of challenges of financial management they may be confronted with.

Furthermore, the results of the study will contribute to the knowledge and understanding of resource persons involved in the training and retraining of school heads or prospective school heads in Ghana. The findings

of the study may also be of use to school inspectors, auditors, District Directors and Regional Directors. It would help them to understand the challenges confronting school financial administrators so that they can provide meaningful advice, guidance and counselling to the financial administration.

Delimitation of the Study

It would have been useful to include more schools to attain a broader understanding but schools within the municipality were very few. The study was delimited to Senior High Schools in the KEEA Municipality. Only permanent staff members in those schools were involved in the study. The three schools in the municipality were chosen because; there have been some controversies between staff and heads of schools over the years on how school funds are disbursed, misappropriate and misapplied. These controversies have resulted in the transfer of two heads and some teachers in these schools. The study also did not cover all aspect of financial administration, due to the problems occurring in the study area, only aspects on financial planning, financial control, financial decision-making, and factors that influence the financial management were considered important to the study.

Limitations of the Study

It is a fact that, getting respondents especially the assistant heads to respond to questions was a problem. Some staff were uneasy to provide accurate responses since the investigation was to find out information about their heads. During the data collection, it was realised that staff were consulting themselves and comparing answers. This might have compromised the validity of views expressed.

Definition of Terms and Acronyms

Administrator: Someone whose job involves managing the work of a company or organization or an institution. For example, the headmaster of an educational institution.

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

Embezzlement: The act of dishonestly withholding assets for the purpose of conversion (theft) of such assets by one or more individuals to whom such assets have been entrusted, to be held and/or used for other purposes.

Expenditure: The total amount of money that a government, organization or person spends during a particular period of time.

FAI: Financial Administration Instruction.

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

GES: Ghana Education Service.

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

IGF: Internally Generated Fund.

Income: The money that you earn from your work or that you receive from the government.

KEEA: Komenda Edina Eguafo Abrem.

Management: The activity of controlling and organizing the work that a company or organization does. It also the way people control and organize different situations that happen in their lives or their work.

MOE: Ministry of Education

MTEF: Medium Term Expenditure Framework

NGOs: Non-Governmental Organisations

PPBS: Planning Programming Budgeting System

PTA: Parents Teachers Association

Piece-rate: It is the oldest type of performance pay, when an employee is paid a fixed rate for each unit of production. In other words, he or she is paid by results.

Stakeholders: They are individuals who have invested either in cash or in kind into something, or who have some important connection with it and therefore is affected by its success or failure.

Subsidization: It is when a government or organization subsidizes a company or an institution's activity. Thus it pays part of its costs.

TVED: Technical and Vocational Education Division.

Organization of the Rest of the Study

Chapter Two is the literature review. This reviews related literature done by previous scholars in the field of study. Chapter Three of the study is the methodology. It looks at the research design used, the population and sampling, the instrument used for the data collection, the data collection procedures and how the data was analysed. Chapter Four of the study presents and discusses the findings of the research, taking into consideration the research questions.

Chapter Five of the study is devoted to a summary, conclusions and recommendations based on the findings and conclusions. Areas for further research are suggested.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter reviews related literature. This review is organised under the following headings: Perception and Perception Studies; Funding Secondary Education in Ghana; Financial Operations of Senior High Schools; Theoretical Framework; The Concepts of Administration and Management; Evolution of Administration Theories; Administration Theories; Theories of Financial Administration in Schools; Administration Functions; Administrative Effectiveness; Administrative Task Areas of School Heads; Financial and Business Management.

Furthermore, Staff Participation in School Administration; The School Head/Manager; Overview of Financial Management; Sources of School Funds; The Role of the Head in Financial Administration; Participation in School Decision-making; Control of School Finances; Financial Planning/Budgeting; Disbursement of School Funds; Monitoring and Controlling of the School Budget and School Finances were also reviewed.

The Scope of Perception

Perception is the organization, identification and interpretation of sensory information in order to represent and understand the environment. All perception involves signals in the nervous system, which in turn result from physical stimulation of the sense organs. For example, vision involves light striking the retinas of the eyes, smell is mediated by odour molecules and

hearing involves pressure waves. Perception is not the passive receipt of these signals, but can be shaped by learning, memory and expectation.

Perception involves these "top-down" effects as well as the "bottom-up" process of processing sensory input. The "bottom-up" processing is basically low-level information that's used to build up higher-level information (i.e. - shapes for object recognition). The "top-down" processing refers to a person's concept and expectations (knowledge) that influence perception. Perception depends on complex functions of the nervous system, but subjectively seems mostly effortless because this processing happens outside conscious awareness.

The process of perception begins with an object in the real world, termed the distal stimulus or distal object. By means of light, sound or another physical process, the object stimulates the body's sensory organs. Perception is sometimes described as the process of constructing mental representations of distal stimuli using the information available in proximal stimuli.

Meaning of Perception

Perception is important for understanding individual differences because how people perceived a situation determines how people behave. Perception is part of that personal dimension that makes people see situations differently as well as shapes their attitude in terms of their work environment. This lesson seeks to help students: describe the major elements of the perceptual process; identify the main factors that influence what individual perceive; and identify factors that determine how one person perceives another. Perception is the process by which people select, organize, interpret, and respond to information from the world around them. Perception is the

selection and organization of environmental stimuli to provide meaningful experiences for the perceiver.

Bruner (2000) a psychologist developed a model of perception. According to him people go through the following process to form opinions:

1. When a perceiver encounters an unfamiliar target we are opened different informational cues and want to learn more about the target.
2. In the second step we try to collect more information about the target. Gradually, we encounter some familiar cues which helped us categorize the target.
3. At this stage the cues become less open and selective. We try to search for more cues that confirm the categorization of the target. At this stage we also actively ignore and even distort cues that violate our initial perceptions. Our perception becomes more selective and we finally paint a consistent picture of the target.

Alan Saks and Gary Johns (2011) states, there are three components to perception.

1. The Perceiver, the person who becomes aware about something and comes to a final understanding. There are three factors that can influence his or her perceptions: experience, motivational state and finally emotional state. In different motivational or emotional states, the perceiver will react to or perceive something in different ways. Also in different situations he or she might employ a "perceptual defence" where they tend to "see what they want to see".

2. The Target. This is the person who is being perceived or judged. "Ambiguity or lack of information about a target leads to a greater need for interpretation and addition."

3. The Situation also greatly influences perceptions because different situations may call for additional information about the target (p.87).

Clark (1994) explains that perception, although it occurs quickly, is not simply a bottom-up process (where minute details are put together to form larger wholes). Instead, our brains use what he calls Predictive coding. It starts with very broad constraints and expectations for the state of the world, and as expectations are met, it makes more detailed predictions (errors lead to new predictions or learning processes). Clark says this research has various implications; not only can there be no completely "unbiased, unfiltered" perception, but this means that there is a great deal of feedback between perception and expectation (perceptual experiences often shape our beliefs, but those perceptions were based on existing beliefs).

Perception Studies

The Perceptive Apparatus

Krishnananda (1995) sees perception as a process of the consciousness of an object. It is one of the means of valid knowledge in the world and consists in an inseparable relation of the perceptive consciousness with its content. The objects that are seen in the world are considered by the common man to be existing outside his body and the senses, and he feels that the objects are reflected, as it were, in his mind in perception. The object itself does not enter the eye, for example, in the act of seeing, but there is a transmission of vibration from the object, with which his consciousness comes

in contact, which becomes a content of his consciousness, and on account of which he is said to know the existence of the external object. This perception is caused by the operations of a mind whose existence as a mediator between the man within and the object outside is evident from the fact of the synthesis of sensations and of the possibility of the absence of perception at certain times. Sense-knowledge is the product of the connection between the mind and the sensory organs.

Perception as Hypothesis-Testing

Cognitive theories of perception assume there is a poverty of stimulus. This (with reference to perception) is the claim that sensations are, by themselves, unable to provide a unique description of the world. Sensations require 'enriching', which is the role of the mental model. A different type of theory is the perceptual ecology approach of Gibson (2002). Gibson rejected the assumption of a poverty of stimulus by rejecting the notion that perception is based in sensations instead, he investigated what information is actually presented to the perceptual systems. His theory "assumes the existence of stable, unbounded, and permanent stimulus-information in the ambient optic array. And it supposes that the visual system can explore and detect this information. The theory is information-based not sensation-based" (p. 56). He and the psychologists who work within this paradigm detailed how the world could be specified to a mobile, exploring organism via the lawful projection of information about the world into energy arrays. Specification is a 1:1 mapping of some aspect of the world into a perceptual array; given such a mapping, no enrichment is required and perception is direct perception.

Perception-in-Action

An ecological understanding of perception derived from Gibson's (2002) early work is that of "perception-in-action", the notion that perception is a requisite property of animate action; that without perception action would be unguided, and without action perception would serve no purpose. Animate actions require both perception and motion, and perception and movement can be described as "two sides of the same coin, the coin is action". Gibson works from the assumption that singular entities, which he calls "invariants", already exist in the real world and that all that the perception process does is to home in upon them. A view known as constructivism (held by such philosophers as Ernest von Glasersfeld) regards the continual adjustment of perception and action to the external input as precisely what constitutes the "entity", which is therefore far from being invariant

Glasersfeld (1995) considers an "invariant" as a target to be homed in upon, and a pragmatic necessity to allow an initial measure of understanding to be established prior to the updating that a statement aims to achieve. The invariant does not and need not represent an actuality, and Glasersfeld describes it as extremely unlikely that what is desired or feared by an organism will never suffer change as time goes on. This social constructionist theory thus allows for a needful evolutionary adjustment.

A mathematical theory of perception-in-action has been devised and investigated in many forms of controlled movement, and has been described in many different species of organism using the General Tau Theory. According to this theory, tau information, or time-to-goal information is the fundamental 'percept' in perception.

Evolutionary Psychology and Perception

Many philosophers, such as Fodor (2003), write that the purpose of perception is knowledge, but evolutionary psychologists hold that its primary purpose is to guide action. For example, they say, depth perception seems to have evolved not to help us know the distances to other objects but rather to help us move around in space. Evolutionary psychologists say that animals from fiddler crabs to humans use eyesight for collision avoidance, suggesting that vision is basically for directing action, not providing knowledge.

Building and maintaining sense organs is metabolically expensive, so these organs evolve only when they improve an organism's fitness. More than half the brain is devoted to processing sensory information, and the brain itself consumes roughly one-fourth of one's metabolic resources, so the senses must provide exceptional benefits to fitness. Perception accurately mirrors the world; animals get useful, accurate information through their senses. Scientists who study perception and sensation have long understood the human senses as adaptations. Depth perception consists of processing over half a dozen visual cues, each of which is based on a regularity of the physical world. Vision evolved to respond to the narrow range of electromagnetic energy that is plentiful and that does not pass through objects. Sound waves provide useful information about the sources of and distances to objects, with larger animals making and hearing lower-frequency sounds and smaller animals making and hearing higher-frequency sounds. Taste and smell respond to chemicals in the environment that were significant for fitness in the environment. The sense of touch is actually many senses, including pressure, heat, cold, tickle, and pain. Pain, while unpleasant, is adaptive. An important adaptation for senses is range shifting, by which the organism becomes

temporarily more or less sensitive to sensation. For example, one's eyes automatically adjust to dim or bright ambient light. Sensory abilities of different organisms often coevolve, as is the case with the hearing of echolocation bats and that of the moths that have evolved to respond to the sounds that the bats make. Evolutionary psychologists claim that perception demonstrates the principle of modularity, with specialized mechanisms handling particular perception tasks. For example, people with damage to a particular part of the brain suffer from the specific defect of not being able to recognize faces.

Wholly Empirical Approach to Visual Perception

The wholly empirical approach to perception, developed by Purves and Lotto (2002) and his colleagues holds that precepts' are determined solely by evolutionary and individual experience with sensory impressions and the objects from which they derive. The success or failure of behaviour in response to these sensory impressions tends to increase the prevalence of neural structures that support some ways of interpreting sensory input, while decreasing the prevalence of neural structures that support other ways of interpreting sensory input.

The wholly empirical theory of perception departs from many other empirical theories by recognizing the seriousness of the optical inverse problem. To illustrate this problem, imagine that three hoses are used to fill a bucket with water. If how much water each hose has contributed is known, it is straightforward to calculate how much water is in the bucket. These kinds of problems are known as "forward" problems, and scientists like them because they are easy to solve. But if instead we imagine that all that is known is the

amount of water in the bucket, it is impossible to determine on this basis alone, how much water came from each hose: it is impossible to work “backwards” from the bucket to the hoses. This is a simple example of an inverse problem. Solutions to these problems are rarely possible, although they can sometimes be approximated by imposing assumption-based constraints on the “solution space”.

The study tries to review literature on perception to help inform readers that, perception is not always true or false about the situation at hand. But it is a process by which individuals interpret and respond to information they have already gathered. This will help them change their behaviour towards previous situations or on prejudice mind set.

Funding Secondary Education in Ghana

Ministry of Justice (1992) Constitution of Ghana, secondary education should be made progressively free. Article 25 clause (1b) states: Secondary education in its different forms, including technical and vocational education, shall be made generally available and accessible to all by every appropriate means, and, in particular, by progressive introduction of free education (p. 27). The concept of education being progressively free makes access and participation at secondary level ‘non-compulsory’. Consequently, unlike the basic education, which the 1992 constitution makes mandatory and compulsory for all young children and for which it makes it obligatory for the State to provide the needed funds, funding for secondary schools depends largely on equitable cost sharing among the government, the parents and other stakeholders. By implication the Constitution suggests that compulsory access and participation should extend to secondary education when the economy of

Ghana improves. In the 2001, it was recorded that, whereas the basic education level takes 50 percent of the of the Ghana Education Service (GES) total sector budget (primary 30 percent and junior secondary school, 20 percent) the Senior Secondary School receives only 13 percent of the GES budget (Ministry of Education (MOE) 2001, p.13).

However, budget allocation to the secondary education sub-sector is greater than that of Technical and Vocational Education (TVET) both of which have only 1.5 percent of the GES sector budget (Ministry of Education, 2001). Commenting on the budgetary allocation for the secondary education and the TVED, the Anamoah Mensah (Republic of Ghana, 2002), opined that traditional funding for secondary education had been inadequate and the TVED especially had been marginalized for a long time. In the case of secondary education the committee then suggested that the schools' boards of governors should develop innovative ways of sourcing funds to support their respective schools so as to supplement the traditional sources of funds (Salamat, 2007).

Financial Operations of Senior High Schools

Davies and Ellison (1996) noted that, the decision to disburse funds to schools in direct proportion to the number of pupils being educated has sharpened the thinking of heads. They continued to say that, heads now realised that in order to attract sufficient pupils, they have to deliver a satisfactory quality of service. In their view, is no longer valid to assume that schools can offer a packaged experience which pupils and parents more or less accept unquestioningly. These statements by the authors are realities in Ghanaian situations. The Ghanaian public has realised that raising standards

of teaching and learning depend on financial dimensions. Thus, finance is the spur which pricks school heads into action. Stakeholders of schools are therefore requested to open all eyes on the heads to assess how school finance is disturbed; hence a task for the school heads.

Davies and Ellison (1996) stated that, for the last few years much of the literature on financial management has focused on ways of achieving better value for money within schools. Great ingenuity, according to them, has been destroyed to find better ways of controlling premises costs; example, the search for better discounts off purchase is an unending quest.

In Ghana, education takes about 31% of the National budget and 60%-70% of the sector's budget met schools' demands and needs are not adequately met (Mr Kofi Asare, Executive Director, and Action for Rural Education, a Civil Society Organisation). Asare observed that Ghana was the only country worldwide that commits a chunk of the national budget to education.

He said currently education accounted for 31 per cent of the national budget with Ghana Education Service share of the sector's budget ranging from 60-70 percent. Mr Asare made the observation at the launch of Education Agenda-2015 Project (EA-2015), a year's advocacy campaign to develop a civil society education manifesto through extensive consultation with civil society in Ghana. He said the main sources of funding for education as at 2011, were the Government-78 per cent, internally generated fund nine per cent, donors six per cent and others seven per cent. Mr Asare said although there were a number of interventions to boost the budgetary commitment, there were lack of transparent mechanisms to monitor the

distribution of education resources. He mentioned free school uniforms for deprived districts, free exercise books and text books, laptops for schools, infrastructure development, and increase in capitation grant and school feeding programme as some of the interventions (Ghana News Agency (GNA), 2011).

The Ghana Education Service and Ministry of Education have, therefore, come out with a Medium Term Expenditure Framework (MTEF), which is supposed to serve as a guide to the financial operations of the heads of schools. What is the understanding of heads of schools in this framework?

Effective school managers and leaders need to understand the budget cycle and to train their teams to understand it as well (Davies & Ellison, 1996). Davies and Ellison went further to say that, even after several years of decentralised funding, there are still teachers coming up with bright and expensive ideas late in June and expecting them to be implemented in September. They explained that, the budget process is not to be seen as something which happens, frenetically between late January and early April.

Theoretical Framework

The study is based on the “administrative management theory” propounded by Fayol (as cited in Agyenim-Boateng, 2009) who was regarded as the father of administrative management. He believed that the administrator is the chief executive of the organisation and his position requires of him to develop formal structures, hierarchical in nature and clearly specify roles and responsibilities to the various sectors and levels of operations in the institution.

Agyenim-Boateng (2009) explained that Fayol’s chief concern was to raise the status of management practice by supplying a framework for analysis in the form of management functions and principles of managing

organisations. Fayol was the first to present a breakdown of the functions of management. According to him, administrative behaviour consists of five functions, notably: planning, organising, commanding, coordinating and controlling.

The theoretical underpinnings related to the problem under study are theories of perception, theories of administration and theories of Financial Administration.

The Concepts “Administration” and “Management”

All social organizations, whether a university, polytechnic, college school, hospital, manufacturing firm, wholesale electronic stores, churches or political parties require the process of administration and management in order to provide high quality goods or services it was established to provide. Given the resources we have or can obtain which are usually limited, how do we accomplish our goals most efficiently and effectively? This question does not always have a definite answer; hence administration or management is not an easy task. Thus a critical role of administrators, managers, executives, supervisors and various key staff and experts placed in authority is to get engaged in serious discussion of the operational goals and the related priorities to be pursued. It is essential to understand what the term administration means to us in the operations of a social organization (Mankoe, 2007).

Mankoe (2007) viewed administration as a process of directing and controlling life in a social organization. It has its origins in sociology and political science. It is a process of getting things done through the efforts of other people. The administrator does not actually do the job, but ensures that the job is done and done well. It means attending to the affairs of an

organisation, being responsible for the making and implementing of decisions in the organization to achieve its goals.

Administration as an activity that concerns itself with the survival and maintenance of an organisation and with the directions of activities of people working in the organization and the reciprocal relations with a view to attaining the overall purpose of the organization. Knezevich (2004) view administration as a tool for achieving goals, policies and dreams that a society sets for her social institutions. Gullick and Urwick (as cited in Agyenim-Boateng, 2009) observed that administration is the means by which the efforts of others are used to get things done.

Administration is the process by which planning, organising managing, appraising and controlling of an enterprise is done. Although the various writers try to look at administration from different angles, they seem to be pointing to similar issues. That is, enforcing some principles or rules, getting things done, achieving some set targets. Administration can, therefore, be seen as the process of controlling the efforts of people through the performance of certain administrative functions such as: Planning, Organizing, Managing and Appraising to achieve the desired goals of an organization.

Evolution of Administrative Theories

Baafi-Frimpong (2000) traced the history of administration. According to them, administration can be traced to the cameralists in Germany and Austria. The cameralists belonged to a movement known as Cameralism. This movement existed in the 1700s. Administration as a term was scientifically and technologically oriented and was used to describe the efficient use of resources. It really described the cameralist's process of

studying, organizing, inventing, developing or systematizing a wide range of state activities such as administration of charity, medical and sanitary institutions, colonies and industries.

Agyenim-Boateng (2009) also said that around the end of the 18th century, the term administration was generally used in America to describe the administration of government namely: the legislature, the executive and the judiciary. It was usually used in describing the functions of the executive (president). With reference to this, it may be said that, administration became more or less an offshoot of the term public administration, which has its roots in political science.

Again indicated, that Woodrow Wilson, a political scientist, was the first person to write on administration and it was significant because, it called for the professional study of administration. Furthermore, they also revealed, that during the middle and late 1990s, the term management came to be associated with industries. This was during the time of the industrial revolution. That is, instead of the term administration being used to describe the activities of the chief executive of the industries, the term management was used. Mention can be made of Frederick Taylor and Henri Fayol as the engineers of the management ideology. This can be seen from their scientific ways of describing how industries could achieve the outlined goals.

Theories of Administration

Various writers use administration and management interchangeably. Herbert et al (as cited in Amuzu-Kpeglo, 2005) are also of the view, that to administer or manage schools is to lead others to achieve the aims and

objectives of those schools. Theories to be reviewed under this sub-topic will either be related to management or administration.

Scientific Management Theory

Taylor (as cited by Amuzu-Kpeglo, 2005) propounded the scientific management theory. Taylor was concerned with the one best way to get the most out of workers. With this in mind, Taylor came out with certain underlying assumptions.

One of these assumptions was that man is basically motivated by economic want; therefore, if you manipulate salaries and wages then you manipulate him to work. Administration is a universal process to be analysed and learned. That is, the art and science of administration can be acquired through learning and practice and not necessarily in-born. Experience gained in an organisation can become principles for understanding administrative work. There should be emphasis on theories or principles that are focused on the function of the administrator with the view of improving efficiency in the organization.

With these assumptions, Taylor outlined the following as his scientific management principles: time management, piece rate, scientific method of work, managerial control and functional management principles.

The time management principle states, that all work should be measured by accurate time study and a standard time should be established for all work done in the shop. The piece-rate principle means that wages should be proportional to output and their rates based on a standard determined by time study. With scientific methods for work principle, the idea of Taylor meant, that management should take over from the workers the responsibility

for their methods of work and determine scientifically, the best methods and train the workers accordingly.

Explaining the principle of managerial control, Taylor expects managers to be trained and taught to apply scientific principles of management control such as total quality management and systems management. The functional-management principles, Taylor, imply that the strict application of military principles should be reconsidered and it should be in such a way that there will be co-ordination of activities among the various groups in the organisation.

Human Relations Movement

Amuzu-Kpeglo (2005) observed that human relations movement was a school of thought led by Mary Parker Follett. Amuzu-Kpeglo said that, the movement started in the 1930s in reaction to the mechanistic school of thought. Follett believed that to achieve the goals of an organization, there is the need for co-ordination of activities. Due to this need, Follett proposed the principle of co-ordination. In this principle, there are four dimensions, which include the following:

1. Co-ordination must be by direct contact of the people concerned. This means, that there should be a horizontal control between unit heads instead of the classical notion of control, which is up and down the hierarchy of authority.
2. Co-ordination should begin in the early stages. This means, that at the early stages of policy formulation, direct contact should be made to those involved and not after the policy has been formed.

3. Co-ordination should be the reciprocal of relating to all the factors in a situation. That is, co-ordination should take into account all parts of the organisation and their interactions in the situation being handled.
4. Co-ordination should also be a continuous process. By this, Follett meant that there should be a horizontal control between unit heads, involvement of unit heads in the initial formulation of policies, and consideration of the sentiments of individuals and informal groups in the organisation should be an established tradition of every organisation.

McGregor (as cited in Owens, 1995) also brought up his ideas of administration as theory X and theory Y. The assumptions of McGregor's theory X and theory Y as cited by Owens, are:

Theory X states that:

1. The average person inherently dislikes work and will avoid it whenever possible.
2. Because people dislike work, they must be supervised closely, directed, coerced, or threatened with punishment in order for them to put forth adequate effort toward the achievement of organizational objectives.
3. The average worker will shirk responsibility and seek formal direction from those in charge.
4. Most workers value job security above other job-related factors and have little ambition.

Theory Y states that:

1. If it is satisfying to them, employees will view work as natural and as acceptable as play.

2. People at work will exercise initiative, self-direction, and self-control on the job if they are committed to the objectives of the organization.
3. The average person, under proper conditions, learns not only to accept responsibility on the job but also to seek it.
4. The average employee values creativity. That is, the ability to make good decisions and seeks opportunities to be creative at work.

Knezevich (2004) said that theory X emphasises on rigid pattern of control. This may be in the form of close and careful supervision, the use of many directions, complete compliance from the workers and constant threat of withdrawal of salaries or firing of the workers. It also insists on centralized power and concentrates itself exclusively with high productivity of the organization at the expense of workers.

Knezevich (2004), on the other hand, asserted that theory Y advocates more positive human treatment of workers by administrators. In such instance, administrators are expected to seek information from their workers, show concern for workers welfare and be willing to listen to the views of workers' on any matter that may arise. Responsibilities are shared among workers and also the leader delegate's powers to subordinates when the need arises. Workers are regarded as responsible and matured and as such, the leader gives them respect.

Taylor (as cited by Amuzu-Kpeglo, 2005) theory Z argues that productivity gains are the direct result of an involved workforce. It therefore suggests that, by co-ordinating and organising people, productivity will increase. This is because; man is open to, and controlled by reason. Also man

is inherently neither good nor evil, but open to both. Man is driven by his intellect and his basic mode of interaction is inter-dependent.

Taylor therefore argued that to understand people as reasoning human beings, will be very helpful since clear explanation usually leads to higher levels of co-operation. He then concluded that high performance or productivity is believed to be dependent upon commitment to an overall organisational philosophy, participative decision-making and trust for both employees and managers.

Owens (1995) on his part also related McGregor's theory X and Y to Likert's management system theory. The comparison shows that, Likert's management system theory, (system 1, system 2 and system 3) are related to McGregor's theory X while the system 4 relates to theory Y. This is as follows:

In system 1, management is seen as having no trust in subordinates. Management therefore makes and imposes decisions on the subordinates. There is little superior-subordinate interaction and management uses fear, threats and punishment to motivate the subordinates. Workers informally opposed to goal by management.

System 2 explains that management has some confidence and trust in the subordinates. In view of this, management seldom involves the subordinates in decision-making. Control is centred on top management but with some delegation. Motivation is by reward and punishment. Subordinates display fear and caution.

System 3 portrays management as having substantial but not complete trust in subordinates. As a result of this substantial trust that management has

in the subordinates, the subordinates are allowed to take certain specific decisions at the lower level and also communication flows up and down the hierarchy. There exist moderate interaction between the head and the workers while motivation is by reward and occasional punishment.

The system 4 that Owens (1995) related to theory Y portrays management as having complete trust and confidence in the subordinates. In system 4, decision-making is widely dispersed and communication flows up and down and laterally. Motivation is by self-participation and rewards. There is also the existence of friendly superior-subordinate interaction.

From the discussion of these theories, a conclusion can be drawn that, in every institution, the administrator should be able to know the best theory to be applied in any situation for maximum output to be achieved or be able to combine the theories when necessary. In doing so, the administrator should not forget the individual differences of workers, the conditions in the institution and the environment in which the school is situated.

Theories of Financial Administration in Schools

There is no single all-embracing theory of educational management. This reflects the diversity of educational institutions, the varied nature of problems encountered by educational institutions, and the multifaceted nature of theory in education and the social sciences. Amuzu-Kpeglo (2005) classified the main theories of educational management into six major models of educational management: formal, collegial, political, subjective, ambiguity and cultural.

Administrators possess authority legitimized by their formal positions within the schools and are accountable to school governing bodies for their

activities. Theories give prominence to official structures, rational processes, the authority of leaders and accountability. These may be linked to the school management tasks identified by Clarke (2007), namely planning, organizing, leading and controlling. The administration of a school's finances is an integral part of effective school administration. Each of the aforementioned tasks will briefly be considered regarding financial management.

Planning is a vital component of effective school financial administration. Bisschoff (1997), a budget is the mission statement of the school expressed in monetary terms. He argues that budgeting is an ongoing and dynamic process that is typically marked by regular phases, such as, planning, needs assessment and priority setting. Budgeting is a forward-looking process which should be guided by the school's vision for the future and a realistic assessment of the risks.

Bisschoff (1997) summarizes the purpose of a budget as assisting systematic planning; quantifying objective and identifying priorities; coordinating activities and communicating plans within the; motivating and increasing the accountability of middle management; authorizing expenditure and activities; controlling, monitoring and analyzing expenditure; and evaluating performance. In an education organization its financial administration activity means bringing all possible input from staff, parents, students and the community together to render the service of quality education (Bisschoff, 1997). In this respect, **organizing** of school finances should include aspects such as drawing up a school financial policy; setting up a structure within the school to handle administrative and financial matters;

delegating certain functions to clerks, class teachers and the treasurer; and coordinating activities.

Leadership in financial administration involves three aspects: sound relationships, communication with all stakeholders and internal as well as external and motivation of all the people concerned with school finances (Bisschoff 1997). Bisschoff (1997) notes that harmonious collaboration between academic and administration staff is a prerequisite for successfully achieving financial objectives. Financial activities are dealt with most effectively when both the administrative and academic personnel are involved in the process. Communications is the basis for establishing relationships and for providing motivation. Bisschoff (1997) argues that good communication will ensure that each staff member who is involved in school finances would be informed about authorizations for various expenditures, is knowledgeable about the financial procedure for expending money, and knows to whom the results of the expenditure should be reported. Bisschoff (1997) emphasize that all staff members should feel that they have a role to play in all of the school's activities, as this will motivate them to work hard and consequently achieve effective and efficient financial administration.

The financial planning of school finances and its **control** are interdependent and closely linked with each other. It can be deduced that the same relationship exists between the budget and control since a "budget is a planning instrument" (Bisschoff 1997). This means that financial planning is about budgeting and a budget is a financial control technique as well as a plan".

Administrative Functions

Fayol (as cited by Amuzu-Kpeglo, 2005) classified administrative functions under Planning, Organizing, Commanding, Co-ordinating and Controlling. In an attempt to delve into what each of these broad administrative functions meant, Amuzu-Kpeglo (2005) explained each of them as follows:

Planning

Adesina (1990) sees planning as a method of deciding what to accomplish in future. He also viewed planning as the first step in the context of management. He however, made it clear that administrators of an organisation have not got complete freedom to set objectives for the systems. This implies that, the views of co-workers and immediate beneficiaries of any policy should be sought by the administrator.

Planning is the activity of the head of a school that attempts to study or forecasts what will happen in the future and helps in the decision-making process and in the direction of organization. Amuzu-Kpeglo (2005) said, the plan of operations is the most important instrument in planning. The plan of operations contains the object in view, course of action to be followed, various stages on the way, and the means to be used. He mentioned unity, flexibility, and precision as characteristics of a good plan of operation. This means that, for every objective or goal to be achieved needs planning to help achieve that goal or objective.

Organizing

This refers to the establishment of the organization's structure of authority, responsibility, tasks, and the building up of both human and material

resources of the organization. The administrator in an attempt to do this should spend time and energy in the selection of employees, to situate them where they will be most effective. It also calls for an organizational chart to avoid problems such as power struggle and overlapping of jobs that may occur in the institution. This means that, in organising there should be cooperation or team work. The administrator alone cannot organise effectively without his or her subordinates and the subordinates cannot organise without the instructions from the head.

Commanding

This includes getting the best out of employees in the interest of the organization as a whole. That is, the administrator should make sure that, the workers are doing the work as expected of them. To facilitate command, the manager should perform such activities as acquiring knowledge of his personnel, eliminating incompetence, avoiding pre-occupation with detail, setting good example and fostering teamwork and co-operative spirit, initiative and loyalty among his staff.

Co-ordinating

This refers to all efforts concerned with building together, unifying and harmonising all activities and effort of the organisation. Regular meeting of departmental heads as a pre-requisite for effective co-ordination of the efforts of staff members should be encouraged. The administrator should make sure to convey periodic meetings with his or her staff at various levels to discuss issues concerning the institutions or the school. He or she must make sure that these meetings are organised well to solicit views from staff members for the improvement of education in the country.

Controlling

This means ensuring that everything is done in accordance with established rules and expressed command. In other words, controlling stands for appraisal and examination of results in order to forestall and rectify weaknesses and errors. To achieve this, the rules and regulations of the organisation as well as the standards expected from the workers should be made known to all the workers. The administrator or head should work towards achieving results and should therefore encourage subordinates or staff to work as a team to achieve the institutional goals and objectives.

Heads typically administer discipline to students. That is, heads are disciplinarians in their schools. Discipline as defined by Commonwealth Secretariat (1993) is the establishment and maintenance of order and a harmonious functioning of an organisation.

It was added that to ensure order in the organisation, the rights of all the peoples must be protected and this can be done by making sure that the members conform to a clear set up rules that are known to them. Since the rights of all the people in the organisation are to be protected, the head is expected to be fair in applying the rules. There should not be any favouritism for others while other others are held tightly to the rules and regulations. It also indicates, that heads who are also part of an organisation, should subject themselves to the rules. They should be sincere, faithful, loving and truthful in applying the rules.

A careful examination of the administrative roles or functions of the head, brings to light, the fact that the head as an individual, has a lot of duties to perform in order to enable the organisation achieve the targeted goals. The

degree to which he/she fulfils these duties goes a long way to determine the success or failure of the school. Since the head has people working under him/her, there is the need for the head to delegate certain duties and the necessary authorities that go with those duties to the staff members to perform. Heads should try to motivate the staff to enable them put up their best as they go about their assigned duties. This helps the head to attend to all the functions.

Administrative Effectiveness

Most scholars believe that administrators of schools and other organisations need to be effective before they can achieve their targeted goals. Majority of the scholars who wrote on administrators of schools hold this view because they see administrators or heads of schools as chief executives in the various schools. The head of a school is the most important person in that school and sees to the operation of the day-to-day activities and the tone of the school and good human relations should exist between the heads and teachers. This is important because schools may rise or fall on the strength of human relations. The idea of Bath presupposes that the heads must be administratively effective.

Commonwealth Secretariat (1993) measures administrative effectiveness by the extent to which the goals of an institution are achieved. That is, if a head is able to achieve the targeted goals, then, that head is administratively effective and vice versa. Gibson (2002) pointed out some factors, which can help administrators to be effective. These factors include ability, skill, knowledge, attitude, motivation, and stress of the administrator. According to them, these factors are necessary for the heads to be

administratively effective. The reflection of the heads' administrative effectiveness is that their schools will be effective. He said a good administrator is self-motivated, solicits inputs from others, thus allowing diverse opinions. The head is goal oriented; works well with people and in addition, seeks their welfare. Such a leader also adapts to change because he or she is open-minded, flexible, sees change as an opportunity, and enjoys challenges. In addition to the above, a good leader perseveres and strives for excellence, delegates power as appropriate, has confidence in his or her capabilities and works hard.

A close examination of the ideas of these two writers indicate that the effective educational administrator, should have a broad knowledge about his works and that will enable him or her achieve the set goals. Since the head works with others, the head must be able to motivate them by respecting their views, working well with them, delegating authority to them to undertake certain functions as well as ensuring good relationship among the staff.

Administrative Task Areas of School Heads

School financial administration is a very vital component of the broad field of school administration. Among other things, it determines the availability of facilities that are very much needed to enhance the process of teaching and learning. Managing funds is one of the major tasks of a school head. The success of any school programme depends very much on the way the financial inputs are managed and this in turn affects the overall performance of each school. Hence, it is important that all school heads have a sufficient knowledge of financial administration to be able to be effective financial managers/heads. Yet, in Ghana, school financial administration is

one area within the education sector that has not been given the much-needed attention. Practising heads have had neither pre-service nor in-service training prior to their appointment and this has contributed to the failures of many schools.

The Commonwealth Secretariat as found in Owusu (1998) states that, “It is widely recognised and agreed that one of the key factors influencing school effectiveness is the nature and quality of the leadership and management provided by each school head” (p.2). It has been the common remark by many statement and economist that, educational expenditures and thus costs have been rising over the years Akangbou as cited in Owusu (1998), for instance, points out that, “it is therefore, necessary to know the factors that are responsible for this increase and how it can be controlled” (p.75). For this, and other reasons, heads experience much strain and anxiety about what funds will be released to them to enable the work programme of the institutions proceed as planned.

The head as an administrator of every school has a lot of tasks to perform for the achievement of school goals. These tasks cover all spheres of the school set up, its immediate and remote environment. Campbell, Bridges, and Nystrand (1977) have grouped these tasks areas into:

1. School-community relationship
2. Curriculum and instruction
3. Student personnel service
4. Staff personnel service
5. Physical facilities and Educational materials
6. Finance and Business Administration

Considering the above administrative tasks by the schools heads, the study will be based on the following to help the study:

1. Financial and Business Management
2. Staff participation in School Administration

Financial and Business Management

In Ghana, the main source of funds for the running of schools and colleges is grants from the central government. Other source of funds includes P.T.A dues, Non-Governmental Organisations (NGOs), donor agencies, internally Generated Funds (IGF) etc. Here the head of the school is entrusted as one of his/her responsibilities to provide, disburse and manage the funds for attainment of the educational goals in the schools. In view of this school administration has design various procedures for administering funds in schools. These, Includes, budgeting; procedures for handling funds; payroll procedures; purchasing procedures; record keeping; accounting; reporting; auditing among other safeguards.

All the above mentioned procedures are carried out by the headmaster/mistress with the help of financial professionals like the accountants, bursars and other accounting clerks. Mankoe (2007) one of the principles underling school financial administrations is that; financial management is a responsibility of the executive (headmaster/mistress) and that persons in charge of business affairs (finance officers) should be responsible to him/her and not directly to the board. From the above procedures and principles, it could be inferred that heads of schools, should work in collaborative manner with accountants, and other finance professionals. However, they should not allow themselves to be overridden by any of them.

This is because they (the head) are the fiduciaries of all funds and transactions that take place in the school.

Staff Participation in School Administration

In spite of the perceived problems that may arise from staff participation in the school affairs, it is very important that every individual member of staff participate in all school activities and decision making processes. Mankoe (2007) states, staff participation in school administration should start at staff meetings to give staff members the chance to express their views freely. That is to say, decision must be taken by consensus compromise or by majority. When this is done, private complaints after a meeting will have no justification.

A common procedure for staff participation is the committee system. It is usually not appropriate for the entire staff to deliberate on every single issue that concern the school. In view of this, it is very prudent for every school to develop standing and adhoc committees to serve permanently or temporally on issues as they unfold. Here every member of the staff should serve on one or two of the committees set up in the school. This will enable all staff members to take part in the school administrative processes.

The School Head/Manager

Owusu (1998) sees the school head as the school business manager. His major responsibility is, thus, to procure and effectively disburse the funds and facilities which are essential for carrying out the work programme of the school. Considering the head of an educational institution “as a school planner and finance manager”, the Commonwealth Secretariat (1993) advises that, the head “should take an active role in determining, mobilising and

acquiring financial resources” (p.10). “it is in such a way that the head is more likely to ensure the effective implementation of the school programme” (Commonwealth Secretariat 1993, p.10).

Funds for the activities of the school come from various sources. Normally, the central government makes a variety of financial provisions to the school in the form of:

1. Payment of salaries of teachers and the non-teaching staff
2. Payment of grants for expandable and non-expandable equipment
3. Payment toward the construction and maintenance of the school plant and provision of pavilions in some cases
4. Provisions and maintenance of school vehicles
5. Subsidization in some cases of the feeding costs of pupils
6. Health maintenance of staff and pupils (Owusu, 1998).

These government grants and fees collected from pupils or students are the normal sources of funding the school.

Overview of Financial Management

The purpose of this section is to provide an overview of literature on financial management and administration with specific references to financial control measures in the educational context. This overview will serve as a framework for the empirical part of the investigation into financial administration at the sites where the investigation will take place. Educational administrators, stakeholders and the public should understand the modalities for financing educational systems. The education system is not a private enterprise that has specified shareholders. Financing is basically by the state-Government fund.

Educational financing is the process of making resources (man, money and material) available to the education sector for the attainment of specified goals of education. To make a professional teacher to teach in a basic school in Ghana, for instance, a teacher college has to be established and stocked with the necessary inputs to facilitate output.

Financial Administration

The word 'Administration' refers to organization and management of collective human efforts in the pursuit of a conscious objective. The word 'Finance' refers to monetary resources. Financial administration refers to that set of activities which are related to making available money to the various branches of an office to enable it to carrying out its objectives.

Westhuizen (1995) defines financial administration as the execution of financial activities by a person in a position of authority for the purposes of achieving effective education. Bisschoff (1997) also defines financial administration as the art of obtaining the funds which an enterprise needs in the most economic manner and making optimal use of these funds once obtained.

Jordan, Mckeown, Salmon and Webb (1995), elaborating on this idea, define financial administration as the category of responsibilities that include:

1. Supervision of receipts and disbursement of all school funds,
2. Development and operation of a fiscal control system that monitors receipts and expenditures, and
3. Co-ordination of the development of the school budget as the educational goals of the staff and community are translated into financial needs and

involvement in the development of a long term financial plans for a particular institution.

Financial administration on the other hand refers to the effective and efficient manner by which these resources provided for education are judiciously harnessed towards the attainment of educational goals. A successful school is not measured in terms of how much funds it has in its coffers; it is measured in terms of how efficiently the funds made available to it are utilized in the attainment of the goals of the school.

Importance of Financial Administration

It was not considered till after industrial revolution. The government has entered into new areas which were kept out of the preview of the state. In this changed context. Financial administration has gained greater significance for exploring way and means to generate resources to meet the ever-increasing public expenditure. Financial administration was entrusted with the responsibility of formulating effective policies to achieve these new objectives of the state. It was called upon to transform financial resources into public purposes and thus to improve the lot of the individual through distributive justice.

Financial administration became an instrument of modern government for making “popular sovereignty” a social reality. The accent of financial administration has shifted from one of controlling of the disbursement of funds to one of the management of various development projects and programmed. The rise of programme budgeting and other related budgetary innovations represent remarkable achievements of financial administration in meeting this challenge. A study of financial administration and management

which area a part of public administration has become important to output on a limited resources base.

Nature of Financial Administration

Financial administration is seen as a sum total of activities undertaken in pursuit of generation, regulation and distribution of monetary resources needed for the substance and growth of public organizations. When one looks at this view from systems perspective, it represents an integral sub-system of supportive system. The participant of this system is considered as financial managers and they discharges managerial functions of financial nature. For instance, Jaze Gaston reflects this view when he says that financial administration and that part of government organization which deals with the collection, preservation and distribution of public funds.

Currently financial administration is an integral part of the overall management process of public organizations rather than one of raising and disbursing public funds. It includes all the activities of all persons engaged in public administration, for quite obviously almost every public official takes decisions which are bound to have some direct or indirect consequences of financial nature.

Some roles of Financial Administration

1. **Functional Role:** Under normal circumstances the economy cannot functions on its own. Financial administration seeks to ensure, through taxation, public expenditure and public debt, and proper functioning of the economy.
2. **Activating Role:** Under this role financial administration involves the study of such steps that will facilitate a smooth and rapid flow of investment and its optimal allocation to increase the volume of national income.

3. **Stabilizing Role:** The objective of financial administration is the stabilization of price level and inflationary trends through fiscal as well as monetary policies.
4. **Participatory Role:** Financial Administration involves formulation and execution of policies for making the state a producer of both public and private goods with the objective of maximizing social welfare of the community.

Scope of Financial Administration

1. Financial administration under this phase should consider the sources and forms of finance, forecasting expenditure needs, desirable fund flow patterns and so on.
2. **Budgeting:** This area is the core of financial administration. It includes examination and formation of such important aspect as fiscal policy, equity and social justice. It also deals with principles and practices associated with refinement of budgetary system and its operative processes.
3. **Resources Mobilization:** Another challenge faced by administration is tax evasion and growth of parallel economy. Finally public debt constitutes yet another element of state resources. The proceeds of debt mobilization effort should be used only for capital financing. Thus, modern financial administration has to be fully conversant with all the dimensions of resources mobilization efforts.
4. **Investment Decisions:** Since massive investments have been made in the public sector a thorough knowledge of the concepts, techniques and methodology of project appraisal is indispensable for a financial administrator.

5. Expenditure Control: Executive control is a process aimed at achieving this ideal. Legislative controls are aimed at the protection of the individual tax payers' interest as well as public interest. There is also the need to ensure the accountability of the executive to the legislature.
6. Accounting, Reporting and Auditing: These aspects are designed to aid both the executive control and legislative control.

Components of Financial Administration

Financial administration concerns itself with public finance and deals with the principles and practices pertinent to the proper and efficient administration of the state finances, the thinkers of financial administration have included the administration aspects in the scope of financial administration. Some other thinkers, taking clue from Mankoe (2007), have tried to project POSDCORCs view wherein:

P – Stands for Financial Planning

O – Stands for Financial Organisation such as Finance Ministry.

S – Stands for Financial Personnel.

D – Stands for Direction such as financial advice.

CO – Stands for Coordination of Income and Expenditure.

R – Stands for Financial Reporting such as accounting.

C Stands for control which includes executive control, audit control and legislative control.

An organizational system consists of the following basic elements: (a) The People (b) Work and structure (c) Systems and procedure. People represent human resources of the organization. Work and structure represent efforts and processes concerning definition of tasks and roles, and

organization of reporting relationships. Systems and procedures represent frameworks to facilitate interactions between the people and the work. These interaction results in organizational output.

Human elements consist of participants whose involvement is determined by contribution-inducement equilibrium. This consideration implies that people, for instance, wish to contribute their money (tax etc.) and support the government as long as there is a feeling on their part that they are suitably rewarded for their sacrifice and support. Financial administration is enveloped by two environments. Everyone is aware of supra-system known as socio- economic and political environment in which the financial administration operates. There is an intermediary sub-system comprising the goals pursued by financial administration, the norms, values, beliefs and behavior as reflected employed by financial administration.

Guiding rules of Financial Administration

Financial administration in education is not indicated by a margin of profitability. The following are some of the roles of financial administration that should guide administrators in disbursing funds in an institution.

1. The board or legislative body having responsibility for educational policies should have control over the financing or those policies, subject only to the will of the government, unit or agency concerned, that is, the authority that provides the money.
2. The school board should have control over the services involved in financing schools except where cooperative arrangements with other local government units are feasible.

3. The financial management of a school is a responsibility of the executive (headmaster or principal). Persons (for example, finance officers, accountants and bursars) in charge of business affairs should be directly responsible to him and not directly responsible to the board. The purpose of the school is to educate, and those responsible for administering finance, for example, bursars and accountants should not control education.
4. In a large school system, various specialists are appointed to take charge of finance, budget, insurance, management of assets, purchase and service of equipment and supplies, accounting, and financial research. All these offices should be centred in one office directly responsible to the chief executive. This office should not be part of the line organisation of the school system, but should have a staff relationship to the headmaster, teachers and other officers.
5. The executive or his assistant should make financial decisions which affect the educational policies or practices of the school. Those responsible for finance and allied management functions should not be divorced from educational administration. All such employees should, in fact, have thorough preparation in education and school administration. They should work in close cooperation with those primarily responsible for educational functions, and should be directly responsible to the executive.
6. The foundations of a budget should be the educational needs of the school as formulated in plans and policies. Accounting must yield the information needed both in educational and financial management, purchasing must be based upon the specifications required in materials to achieve educational purposes; and operations and maintenance must conform to standards which

will promote the results which the school is trying to attain (Mankoe, 2007, p.175).

Sources of School Funds

Funds denote store or supply of non-material things for use when the need arises. For any school to operate effectively, it must have sufficient funds. This is because these are needed to translate curriculum and the functional objectives of the school into reality (Knezevich, 2004). School instructional and curriculum objectives can be achieved when the school has sufficient funds to meet its capital and recurrent expenditures such as putting up buildings, buying textbooks and other teaching and learning materials, and paying the salaries of teachers and other staff.

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

1. Central government grants.
2. Ghana Education Trust fund (GET fund)
3. District/Municipal/Metropolitan Assemblies
4. Parents and Teachers Associations
5. Community Groups
6. Non-Governmental Organisations (NGOs)

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

government makes a variety of financial provisions to the school in the form of:

1. Payment of salaries of teaching and non-teaching staff.
2. Payment of grant for expendable and expendable equipment
3. Paying towards the construction and maintenance of school plant
4. Provision of pavilion in some cases.
5. Paying for the maintenance of school vehicles.
6. Subsidizing the feeding of pupils.
7. Paying for the health maintenance of staff and pupils (pp. 114-115).

Central Government Grants

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

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

Ghana Education Trust Fund (GETFund)

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

The main objectives of the GETfund are to:

1. Supplement expenditure on infrastructure
2. Provide student scholarship at secondary and tertiary levels in addition to those administered under Scholarship Secretariat (which is in the government machinery budget)
3. Contribute fund to approve students' loan scheme
4. Provide additional grants to the tertiary institutions in selected academic programmes (Ministry of Education and Training 2001, p.11).

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

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

Funds of the local authorities are generated from locally raised revenues (Commonwealth Secretariat, 1993) and the District Assembly

Common Fund (Owusu, 1998). Even though the District Assembly Common Fund is to assist to strengthen the local authorities to meet their financial responsibilities towards developing and maintaining schools in their respective areas, this is always not so. The Common Fund is not meant for the promotion of the educational enterprise alone.

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

Funding from the Parents Teachers Association

Asiedu-Akrofi (1978) stated that, parents are interested in the schooling of their wards because they want their wards to be better off than they with regard to employment opportunities, prestige, good living conditions and self-identification (p.47). Asiedu-Akrofi's view is supported by Owusu (1998), who held the view that students and their parents are the immediate and direct beneficiaries of school education. Parents should contribute immensely towards schooling and should therefore play a major role in providing funds for the school. The Commonwealth Secretariat (1993) outlined the various ways parents could contribute towards secondary education as follows:

1. Paying official tuition fees;
2. Paying PTA contributions;
3. Paying specific fee for building projects such as houses for teachers, dormitories for students;
4. Giving of their time and skills to the range of activities from building work to coaching at sports;
5. Paying teachers for additional lessons taught and coaching, special duties and general welfare;
6. Paying for resources such as textbooks, exercise books and writing materials, school uniform, desk and chairs, library and sports programmes;
7. Paying for the children's transport money, school meals and caution money (Commonwealth Secretariat 1993, p.4).

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

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

differentiate between families and, second, to make provision for the students and parents who have difficulties with paying fee.

Funding from Community Groups

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

1. Providing land for the school buildings, play grounds, school farms and gardens;
2. Providing communal labour to carry out school development projects;
3. Making per head financial contributions for the development of the school;
4. Carrying out fund raising activities to raise funds for the school's development projects;
5. Making special gifts to the school in the form of money, furniture, plagues, or a vehicle, by former pupils in the area as well as those from outside the area;
6. Providing financial assistance of various types to the school by enthusiastic and public-spirited individuals and community members and groups (Owusu, 1998, p.116).

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

Funding from Non-Governmental Organisations

Non-Governmental Organisations give financial support to schools in various ways. The Commonwealth Secretariat (1993) has catalogued a number of types of financial assistance foundations and bodies can give to

schools. These include, providing land, buildings, equipment, personnel and cash. Republic of Ghana advised that government and educational institutions should encourage chiefs, individuals, churches and businesses to set up foundations and endowment funds to support education in the country. According to the report, the setting up of the Otumfuo Education Fund, Northern Ghana Education Trust Fund, Volta Trust Fund, Uniliver and Shell Education foundations should be emulated by traditional rulers, the business community and individuals.

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

his staff, students, board members and PTA when he wants them to assist him in soliciting funds for the school.

Financial Management

Managing funds is one of the major tasks of a school head. The success of any school programme depends very much on the way the financial inputs are managed and this, in turn, affects the overall performance of each school. It is therefore important that all school heads have a sufficient knowledge of finance to be able to be effective financial management.

Bisschoff (1997) wrote that, financial management has to do with the financial activities that are undertaken by the stakeholders to achieve the common objectives of the school, for example, the school management team and the board of governors should hold meeting where they have to discuss the financial position of the school. There is a high degree of accountability on the part of educational administrators. Accountability hinges on issues of answerability for actions taken or not taken and enforceability, that is, the attendant sanctions for failure to comply and deliver

However, financial management is one of the areas where many practising heads have had neither pre-service, nor in-service training prior to their appointment, and this has contributed to the failure of many schools. The purpose of this research is to reverse this trend and to equip school heads, and those aspiring to be heads, with the necessary knowledge and skills to good financial management.

Financial Control

The purpose of control function performed by administrators is to keep things in line and make sure every plan hits its target. In a restrictive sense, an administrator uses control to make sure that employees are at work on time, that money isn't misused, that materials are not wasted or stolen and that some person's don't exceed their authority (Bittel, cited in Mankoe, 2007). In a more constructive sense, control helps the administrator and his department to work towards production goals and quality standards.

An administrator, head, manager or supervisor fulfils two control functions:

1. He acts somewhat like a judge, watching what happens in the department to see whether or not activities, conditions, and results are occurring as they are supposed to. He acts as a judge and in his judgemental role, the head observes what is happening (or has happened) throughout the conversion process and then compare these observations (or measurements) with the standards of what was supposed to happen.
2. He acts as a problem-solver and decision-maker. He does so in order to find out why something is going (or has gone) wrong and then deciding what to do about it. In his problem-solving/decision-making role, the administrator must not only find out why conditions or results are below standard, he must also correct conditions and bring results up to expectations.

Niemand et al (2004) define financial control as the examination of financial records by a person registered as an accountant. In addition, the same person need to auditor in terms of the public accountants and auditors act of 1991 for example, financial managers, bookkeepers, and accountants. Unfortunately, there are few qualified people in schools to do that, meaning that the school

has to hire someone on a part time basis to come and check on whether the money is controlled effectively. This is generally done through auditors who go round to check expenditures supported by receipts of payments in the school.

The head of institution also plays a part in the control system through his/her supervision of the bursar or accountant and the finance clerks. The head is expected to see to it that proper quarterly and annual accounts are prepared and that audit reports and queries are answered. He is also to see to it that cash is properly banked or invested and that expenditure proceeds according to what is estimated (Ministry of Education, as cited in Agyenim-Boateng, 2009).

Financial Auditing

Flynn, Koornhof, Kleynhans, Meyer and Posthumus (2005), financial auditing is a method that is used to ensure that income and expenditure are managed according to the financial policy of the school, for example, an auditor from the regional office should be sent to schools to check on the financial position of each school. Auditing is the review of financial statements to their fairness and adherence to generally accepted accounting principles.

Musaazi (1982) defines audit as an annual examination of report on an organisations finances by independent certified public accountants. The auditor applies previously determined standards as provided by law and on the basis of what is found, gives an opinion on the financial position of the organisation. Auditing is an independent examination of an expression of opinion on the financial statements of an enterprise by an appointed auditor in

pursuance of his appointment and in compliance with the relevant statutory obligations.

Government organisations including Ghana Education Service, issue financial regulation from time to time requesting for audited accounts of a given period to facilitate financial decision making. To comply with the GES orders, the head of educational institution present the school's accounts for auditing as a final stage in the process of managing school funds by a qualified auditor.

The Role of the Head in Financial Administration

The head of a school performs a number of administrative functions. His success as an administrator, leader and manger of the school is assessed in terms of the efficiency with which he performs these functions. His performance sets the tone and quality of the school. This is exemplified by the observation of the Commonwealth Secretariat (1993): "it is widely recognised and agreed that one of the key factors influencing school effectiveness is the nature and quality of the leadership and management provided by each school head"(p.v).

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

The role of the head in financial administration is therefore a very crucial one and the head has to strictly adhere to the financial regulations as

they apply to his school. To be an efficient manager, the head has to equip him with sufficient knowledge of and acquire competence in financial management (Owusu, 1998).

Knowledge in the Basic Tenets of Financial Administration

1. Tax payers entrust the education of the children to the heads of the educational institutions, the singular reason for the establishment of schools to pass on the knowledge, skills, and vocations of society.
2. Children put under their care. Man (personnel, both professional and non-professional), money and material (physical resources, building such as classrooms, laboratories, assembly halls, school fields, offices, etc.) are given to education.
3. Heads of schools are obligated to utilize the given resources towards the effective attainment of educational goals.
4. Enhances the image of the school to the public.
5. Helps check malfeasance in the school
6. Helps the administrator to keep records of financial transactions in the school
7. Frees the head from unnecessary anxiety and tension.
8. Improves the head's capability in tracking the funds of the school
9. Minimizes the incidence of embezzlement on the part of the head and the accountant.
10. Enhances trust between the head and the accounting staff.
11. Observance of the rules and regulations governing public funds.

Public act of funding and authorization of expenditure within the limits of available resources. It constitutes a more or less detailed and restrictive

framework within which credit lines are opened for the categories and accounts called for by law. (UNESCO, 1993 p. 13).

Participation in School Decision-making

For any given situation, decision-making is the result of efforts by one person or of a group. Whatever approach that is use therefore depends upon the individual circumstances. Individual decisions may be desirable in emergency cases and in circumstances where a group may have little or no knowledge or background in the subject area or when the decisions are fairly easy to reach.

Group decisions or participative decision-making on the other hand, has become popular because it gives members the opportunity to express their opinions concerning matters or issues that may affect their work. It also helps to promote esprit de corps, boost morale and increase productivity and commitment of staff to the decision taken as they feel part of the system. Again many issues in modern management are so technical that the services of experts in these areas must be utilized in order to reach a good decision. Participative decision making processes help management to make use of these expert knowledge.

Owens (1995) suggested seven ways by which the educational administrator could involve teachers in decision-making at the school level. The various ways are discussed below:

Discussion

The educational administrator could organise the staff formally or informally to discuss educational problems or issues on which he/she intends to make a decision. This method is especially used to make teachers aware of

problems which require the making of decisions by the educational administrator.

The educational administrator (headmaster/headmistress/principal) could engage teachers in discussing issues or problems such as student feeding, management of non-teaching staff or renting of school premises during vacation. Where participation is limited to discussion, the administrator could make the decision with the hope that it will be accepted, since teachers took part in the initial discussions.

Information-Seeking

Although this technique involves discussion, it goes beyond that. Here the administrator's aim is just to seek information from staff so that he could make a more rational and logical decision. The advantages of discussions and information seeking as forms of staff participation in school level decision making are that they help the administrator make a better decision, and enhance the likelihood that the group/teachers will accept the decision when it is finally made. The administrator must therefore ensure that the decision that is made reflects the discussions or the pieces of information sought from the staff. Decisions on such issues (as for example, curriculum, examinations, textbooks, accommodation, discipline, time tabling) should by all means involve staff if the administrator desires peace.

Democratic-Centralist

This procedure is very common. It consists of the administrator presenting the problem to the staff and asking for suggestions, reactions and ideas. The administrator then tries to reflect the staff's views, suggestions and ideas in the final decisions that is made.

Parliamentarian

Here, the staffs actually make a decision through voting to determine which way the decision has to go. This technique is useful whenever the administrator senses that a decision concerning staff may not be unanimous, that is, may not be taken through consensus. Parliamentarian procedure offers the great advantage of specifically providing for minority opinions, conflicts of ideas and values.

Participant-Determining

The main characteristic of this procedure is that consensus is required of the group. The technique is useful when the issues are considered very important to the staff or when it appears that consensus probably will be reached. This method, at any rate, is not frequently used since consensus is always difficult to obtain.

Delegation

The administrator could delegate his decision-making authority to his staff. The members of staff will then be in charge of routine decisions that only require the application of general rules and regulations to deal with.

Brainstorming

In using this approach, the administrator puts together a group of individuals/staff who are knowledgeable in the area where the decision is to be made and charges them with responsibility of solving a problem. The group then generates or invents as many solutions to the problem as they can for the administrator. The administrator then uses the solutions suggested in making the desired decision. This approach is particularly useful because it is

believed that the average person could think twice as many ideas, when working in a group, than when working alone.

Control of School Finances

Control in the financial sense has to do with all the measures that relate to the planning and organisation of financial functions. Financial control includes the following tasks:

1. Drawing up criteria to ensure that the school's resources are mobilized effectively,
2. Monitoring and evaluating the school's financial progress, and
3. Initiating corrective action if needed (Carter and Narasimham, 1996).

Financial Reporting

An important characteristic of the present approach to education management in general and financial administration specifically, is the emphasis on transparency and information sharing among all stakeholders. Accountability has become a collective responsibility, which should include all stakeholders. For the school manager and management team, this means that they must deal with funds in a responsible manner and that they are accountable to the parents, the learners, the community and the Ghana Education Service.

In order to be able to give a clear picture of the state of the school's finances, the school manager should see to it that monthly and quarterly statements are kept. A financial report on the income and expenditure for the financial year including a balance sheet must be submitted to the management to audit the books annually.

Millet (1954), states that accounting records indicate the status of the fiscal transactions of government. It is the reports taken from these records which provide management, the chief executive, legislators and the general public with the facts about government's financial operations. Financial reports are essential to any system of fiscal control. The first need is to report to management. This report provides the information management requires in making decisions about expanding or contracting the scope of operations and in ensuring the regularity of fiscal transactions. Usually these reports are prepared directly from accounting records.

Financial reports are also important to the chief executives and legislators. Both are concerned with major elements of fiscal policy. They must have reliable and timely information about government financial developments. These same reports may be made available to the legislature, or the auditor may provide legislative committees and individual members with periodic information. Some variety of financial reports may be desirable, then to meet the broad policy of chief executives and legislators.

Finally, the general public, too, has an interest in financial reports. To some extent this interest is simply that of the right to know about government. An annual financial report, either in conjunction with the submission of budget estimates or separately, is prepared by most units of government have given special graphic and other materials.

Financial Planning/Budgeting

A budget is a financial plan that underlines an action plan translating ideas and intentions into a resource allocation that reflects an institution's priorities. It is financial plan that forecasts how money will be spent in order to achieve an organisation's programmed objectives.

A budget can also be defined as a document that attempts to reconcile programmed priorities with projected revenues. It combines a statement of organisational activities or objectives for a given time period with information about the funds required to engage in these activities or reach the objectives.

Westhuizen (1995) describes the budget as planning instrument, which contributes in a constructive way towards preventing the disruption of the educational programmes as a result of insufficient or exhausted resources. The researcher believes that when a budget is drafted or drawn it should not be for a year but the management opt for multi-year financial planning so that if the following year begins and the budget has not yet been drafted, the school can start working on the remaining budget. This involves spreading the expenditure over a longer time-period.

Preparation of School Budget Estimates

Before a school can source funds in the form of government grants, budget estimates would have to be submitted by the school head for consideration and approval before funds can be released. Commonwealth Secretariat (1993) budgeting is the process of preparing anticipated income and proposed expenditure. The Commonwealth Secretariat's conception of what a budget is corroborates that of Owusu (1998) who also defined budget

as the preparation of estimates for probable income and expenditure at a particular year.

However, Millet (1954) considered a budget as work programme translated into monetary terms. That is why Owusu (1998) again stated that preparing and submitting budget estimates constitutes an important approval to obtaining funds to carry out the activities of the school. Whereas Millet (1954), the Commonwealth Secretariat (1993) and Owusu (1998) used the terms “Budget” and “Budgeting” interchangeably, Mankoe (2007) made a clear distinction between a budget and budgeting. To Mankoe, a budget is not the same as budgeting. He therefore defined a budget as a financial plan that underlines as action, a document that shows an educational plan, spending plan and revenue plan for a definite fiscal period. Mankoe further defined budgeting to include the entire cycle of preparation, approving and implementation of the budget. In his perspective a budget is part of the budgeting process.

In a school situation, Mankoe (2007) defines budgeting as a sequence of activities involving the following:

1. Planning the school’s educational programmes.
2. Estimating the needed expenditure and revenues for implementing of the school’s programmes.
3. Seeking approval for the programmes and the expenditure.
4. Using the budget to assist in managing the school’s operations.

To this end, Mankoe (2007) advised school heads to regard budgeting not only as a periodic or an annual activity, but as a continuous process which must involve long-term study, thought and planning. He puts it this way:

“Budgeting is part of the process through which governmental institutions achieve greater adaptability or maximum effectiveness day to day and year to year” (p. 127).

Types of School Budget

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

The Commonwealth Secretariat described the performance budget as a device, which serves as an instrument for carrying out the school’s plans. This type of budget focuses on the benefits accruing to the school. Consequently, the performance budget encompasses income and expenditure as well as describing what is to be achieved after each item of the budget is expended. On the contrary, line-term budget merely lists estimated incomes and the items to be funded. It does not include what is to be achieved after the budget has been executed.

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

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

3. Finally, the financial plan of the school, which sets out the change means of meeting the cost of educational, programmes and services.

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

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

Millet (1954) explained that the resources that must be devoted to accomplishing particular programme and objectives of the school are

classified into two namely: personal service and supply service. Thus, one has to estimate for input element in the form of personal service and supply service. According to Owusu (1998), in Ghana, a new approach to the preparation of budget estimates in terms of input elements is known as Medium Term Expenditure framework (MTEF), which was introduced in 1999 to integrate the traditional Capital Improvement Expenditure and the Recurrent Expenditure into a unified form. The MTEF comprises items 1-10 of the traditional budget into items 1- 4.

Owusu (1998) presented the recurrent and capital improvement expenditure as: Personal Emoluments, Travels and Transport, General Expenditure, Maintenance, Repair and Renewal, Other Current Expenditure, Subventions, Renovations, Plant, Equipment, Vehicles, Furniture, and Construction.

Medium Term Expenditure Framework (MTEF) comprised: Personal Emolument, Administrative Activities, Service Activities, and Investments Activities

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

1. Financial and Accounting Instructions for Secondary Schools, Colleges of Education and Educational Units (FAI).

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

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

1. The Principle of limitation of time
2. The Principle of limitation of powers
3. The Principle of zero budgeting.

Owusu (1998) explained that the Principle of limitation of time is that the head in preparing the budget estimate is enjoined to prepare what would cover the fiscal year. This principle, however, does not apply to the capital expenditure budget of the school. On the principle of limitation of powers, Owusu explained that in preparing a budget estimates for the school, the head should endeavour to consult and obtain approval from his or her superior before budgeting for new programmes of the school. With regard to zero budgeting, Owusu (1998) again explained that, it refers to a situation where the school in preparing a budget estimates the head does not merely, copy, word-by-word, item-by-item from the previous budget estimates. Each budget year's demand should be considered afresh (Owusu, 1998, p. 121-124).

The Journey of a Budget

Berkley and Rowise as cited in Salamat, (2007), summarized how a budget should travel from the school to its final approval stage. According to them, budgeting is a lengthy process that begins with a small subunit (for instance a school or a department) identifying its needs for the coming year. The school or the department then submits its budget figures to a higher level for approvals and also to be incorporated in a large corporate budget. As the budget travels to each stage, its figures are customarily reviewed and frequently cut back.

Eventually, the entire budget estimates from the department then converge in the organizations budgetary department or in the office of its chief executive or both. Berkley and Rowise as cited in Salamat, (2007) added that, from the organization's head office, the figures travel to the government overall budgetary department of the country (for example, Ministry of Finance and Economic Planning). The budget statements received from the MDAs or the schools in the summary of estimates for the current year, their performance in the previous year, as well as the economic policies to be pursued by the MDA or the school in the current year. At the ministerial level the estimates are once again reviewed and reshaped before they are submitted to Parliament for approval (Owusu, 1998). When Parliament receives the budget statement, it then initiates debate on the budget estimates of the various MDAs. These drafts are subsequently considered by the select committees of Parliament at different sittings. Thereafter the reports of these committees are collated in draft Appropriation Bill and then submitted to parliament for further debate and subsequently passed into law. Even though the Medium Term

Expenditure Framework (MTEF) is prepared on three-year basis, the Appropriation Law covers only the first year.

Owusu (1998) further stated that the approval of budget of the school does not automatically mean funds are immediately made available to the school. The Treasury has to issue Financial Encumbrance (FE), which certifies that funds are available for spending before the head is authorized to begin spending on the new vote. After the authorisation from the Treasury, the funds are now made available for disbursement in the school. After a school budget is prepared, it should be monitored and supervised by the school head in order for the school to achieve efficient and effective results in its implementation.

The Commonwealth Secretariat (1993) advised that the monitoring and supervision of the school budget should go on throughout the year. As part of the monitoring, the total amount of income and expenditure is consolidated in a yearly financial account, which should be drawn up according to strict procedures for preparing school accounts. This would make it impossible for anyone to camouflage operations in the books and also make it possible for the Ministry of Education and other accredited branches of government to check and validate the accounts regularly (Salamat, 2007, p.34-35).

Disbursement of School Funds

The disbursement of school funds is the process of executing a school budget that has been approved for spending. It is also the implementation and final stage of managing the school budget. This stage also the implementation and final stage of managing the school budget. This stage also involves monitoring, supervision and control of votes in the budget (Commonwealth

Secretariat, 1993). The disbursement of school funds or the execution of school budget further involves fiscal control of the funds. Millet (1954) stressed that, the whole process of budget execution is often described as fiscal control. He went on to state that the authorizing appropriation is an important operating task of the management of any public organisations

Owusu (1998) explained that authorisation to begin spending departmental vote goes down the line to an administrative agent such as the school head. Owusu's submission supports the Commonwealth Secretariat (1993), which explained that once the appropriate authority approves the budget it becomes the basis for financial decision to be made on how to disburse the budget by the school head. The Secretariat further stated that each item of expenditure the head makes should be subjected to rules and regulations governing the spending of funds and to good accounting practices. It is because of the need for the school heads regularly to obey the necessary rules and regulations governing the use of school funds that Millet and Owusu opined that in disbursing school funds a school head has to satisfy two aspects of responsibility with regard to the fiscal control measures. First, the head has to carry out the activities of the school within the limits of funds made available to the institution; and second, to obtain the greatest possible returns for the use of the funds. What they mean is that in disbursing school funds, the head should make efficient use of funds. It is because of the need for school funds to be used efficiently that Owusu cautioned the school heads to know that, fiscal control measures should not mean restricting the use of funds and leaving the work of the school undone, even when funds are available. Owusu (1998) put it in this way: "The most important aspect of the head's

functions is to make sure the planned work is accomplished, given funds, and not to place unexpected limitations on expenditure of funds to the detriment of work accomplishment” (p. 127).

For instance, as the head tries to make the best use of funds approved for him to disburse, he should endeavour to take note of the problems of observing the legislative intent of the country. Millet (1954) states, the spending of public funds by an administrative agent entail observing two major limitations which are general in nature. Millet called these limitations, specific and implied. The specific limitation is the codified rules and regulations governing management of public finance.

In Ghana, some of these rules and regulations are contained in the Financial Administration Act 654, 2003 and Financial Administration 2004, LI 1802. These laws regulate the financial management of the public sector and prescribe the responsibilities of persons entrusted with financial management of the government institutions. They further seek to ensure the effective and efficient management of revenue expenditure, assets, liabilities as well as other resources of government institutions

The problem here as Millet (1954) noted, is the limitation imposed on how much a public officer is authorized to spend at a particular time. As he puts it: “Administrative officials who direct the expenditure of funds for an amount in excess of those authorized for an appropriation is personally liable for suit to recover the excess. In other words, it is illegal to spend amounts larger than those set forth in an appropriation” (p. 233).

In Ghana, for instance, the Financial Administration Act stipulates restrictions and sanctions on public officers who are cost centre managers.

Also, Millet advised heads of public institutions to note that in addition to the existing laws and other regulations which may restrict their power to spend; new ones may be enacted by the legislature from time to time, which must also be adhered to whenever public funds are being disbursed.

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

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

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

The work of the bursar, like any other worker of the school, is a delegated duty for which the head must retain the final authority and responsibility. Should there be any financial malfeasance on the part of the bursar or any of the accounting staff; it is the school head that would be held responsible for those lapses. Since supervision of the bursar and his staff, is an important duty of the school head, Owusu (1998) advised school heads to endeavour to acquire basic accounting knowledge, which would enable them

to check the accounting books. He went on to state that in preparing the annual budget estimates, the head should direct the bursar as to what items to be budgeted for in the estimates. This is not all; it is important for the school head always to make sure that record or items of all forms are entered correctly in the school cashbooks and other accounting books. If for of want of time, the head cannot check the records in the accounting books himself, he can set up a committee make of senior members of staff with accounting background to go through records and report to him.

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

1. Whenever cheque figures are written in words, there should be no space in between the words. Also any space left at the end of the word (only) should be covered with one ruled line.
2. The amount in figures should be written as close as possible to the cedi sign (¢) and the zeros written to represent no pesewas. The remaining areas uncovered should be covered with double ruled lines.
3. The following figures should be watched carefully as they can be easily forged: 9 nine (ty), 8 eight (y), 7 seven (ty), and 4 four (ty).
4. Change of signatures should be communicated to the bank immediately.

5. Any form of alteration on the cheque, must be counter signed by both signatories (the head and the bursar). However, when the alteration involves changing both the amount in words and in figures, a fresh cheque must be written and the wrong one cancelled or destroyed.
6. Both signatories must counter sign the counterfoil and the head must ensure that the amount on the cheque agrees with the amount on the counterfoil.

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

Having observed the legislative intent and its limitations, the school head must be acquainted with the accounting procedures in the disbursement of funds in the school. This is because as Millet (1954) put it, the techniques and procedures of controlling the expenditure of funds centre on proper accounting. Millet further added that a careful recording of financial

transactions is an indispensable management need because school funds are public funds and spending of public funds must be accounted for appropriately. Millet's conception of the need proper accounting techniques and procedures for public schools is supported by the Commonwealth Secretariat (1993), which also described accounting as a phenomenon which involves seeking to ensure that the order to pay is legal and that payment is effected and recorded in the general financial account covering all money spent in accordance with the budget. In a school situation, the accounting system involves preparing students' bills of the term, recording fees and keeping different books, ledgers, journals and purchasing books (Asiedu-Akrofi, 1978).

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

Monitoring and Controlling of the School budget and School finances

Monitoring a school's budget is a continuous process that goes on throughout the year. It entails keeping a check on the difference between the planned financial status at any given time and the actual financial status at that time. It involves the following;

1. Drawing up a projection for the revenue and spending for the whole year, and identifying positive and negative variances.
2. Checking if resources are mobilized effectively,
3. Evaluating and re-organising if and where necessary.

Summary

In reviewing the literature, a number of issues emerged. For instance, perception is not always true or false about the situation at hand. But it is a process by which individuals interpret and respond to information they have already gathered. This will help them change their behaviour towards previous situations or on prejudice mind set. It was again observed that, though the public secondary schools in Ghana have many sources that they obtain funding from, the funds that they actually obtain from these sources (some of which are regular) are not sufficient to finance their work programmes efficiently. Consequently, the heads of the schools are called upon to endeavour to generate their own funds internally to supplement what they get from their regular or traditional sources.

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

CHAPTER THREE

METHODOLOGY

In this section, the research design, population, sample and sampling procedure, instruments, data collection procedure and the data analysis are described. The research paradigm within which the empirical investigation of the administration of finance at KEEA municipality is also described.

Research Design

The study adopted a descriptive survey design. The study involved a survey of staff of senior high schools in the Komenda Edina Eguafo Abrem municipality about their perceptions concerning the role of their school heads in financial administration.

Since the study was expected to generate quantitative data, data collected was in the form of a questionnaire describing perceptions of staff about roles of their school heads in financial administration; the description survey design was considered an appropriate design. Moreover, this design was considered appropriate because, Gay, Mills, & Airasian (2005) stated that quantitative survey designs are the standard methods for surveys.

Population

The target population for the study consisted of the assistant headmasters and staff in the Senior High Schools in KEEA municipality. There were 6 assistant heads, 159 teachers, and 106 non-teaching staff. Altogether, the population size was 271.

Table 1 shows the total population of the schools in the KEEA Municipality which helped to gather information for the study.

Table 1: Distribution of the total population of the schools under study

School	Status			Total
	Asst. Heads	Teaching Staff	Non-teaching Staff	
Edinaman	2	61	35	98
Eguafo-Abrem	2	50	38	90
Komenda	2	48	33	83
Total	6	159	106	271

Sample and Sampling Procedure

The sample for the study consisted of 159 participants, including 120 teachers, 36 non-teachings and 3 assistant heads. The total sample size was considered adequate because Krejcie and Morgan as cited in Sarantakos (1988) indicated that for a population size of 270, a sample size of 159 is adequate.

With regard to sampling the teachers, all heads of department in each school were purposively selected. Then teachers were randomly selected such that the number of teaching staff from each school so selected would add up to 40.

In the case of the non-teaching staff, the domestic bursar and the accountant in each school were purposively included in the study. These individuals were selected because; they have direct contact with the administration and in financial management in the school. The 10 other non-teaching staff from each school were randomly selected so that the number of

non-teaching staff in the sample from each school was 12. Thus, altogether, there were 36 non-teachers in the sample. Also, one assistant head from each school was included in the sample, making a total of three assistant heads in the composite sample.

The quality of a piece of research not only stands or fails by the appropriateness of methodology and instrumentation, but also by the suitability of the sampling strategy that has been adopted. Morrison as cited in Maykut and Morehouse (1994), states that researchers must take sampling decisions early in the overall planning of a piece of a research because factors such as expense, time and accessibility frequently prevent them from gaining information from the whole population.

Purposive sampling and random sampling were considered more appropriate, because the researcher dealt with a contextualized study, which focused on one school. Purposive sampling was used to select the assistant heads and the heads of departments because of their responsibilities and relationship to the head of the school while random sampling was used to select the rest of the staff for the study. Gay and Airasian (2005) define purposive sampling as one which involves selecting a sample based on experiences or knowledge of the group to be sampled.

Table 2 shows the distribution of the sample for the study by school and status.

Table 2: Distribution of the sample for the study and status

School	Status			Total
	Asst. Heads S	Teaching Staff S	Non-teaching Staff S	
Edinaman	1	40	12	53
Eguafo-Abrem	1	40	12	53
Komenda	1	40	12	53
Total	3	120	36	159

Instruments

Questionnaire was the main instrument that was used to collect data for this study. The questionnaire had six main sections (A, B, C, D, E, and F) see appendix A. The format of the instrument was shaped after is a design of attitude scaling methods. The basic structure of the questionnaire was based upon Likert-type scale and described by Dumas (1999) as an instrument that requires the individual respondents to make a decision on their level of agreement on a four-or-more point scale with a statement. Dumas (1999) stated that, the number designated for each response (by the individual) becomes the value for that response and the total score of the entire instrument is obtained by adding up all the values for each response.

The Likert-type scales according to Dumas (1999) have become one of the dominant methods of measuring social and political attitudes. The study

adopted it because Likert-type scale help in determining values as well as views, attitudes and experiences of respondents. The instrument was mainly a structured questionnaire with responses to the items arranged in ascending order “1” to “4” where “1” is the highest and “4” the lowest. The items on the questionnaire were mostly closed ended questions. A few open ended items required respondents to provide their own responses to issues related to financial management.

Gall, Borg, & Gall, (2002) strongly recommend preliminary trial of research measures and techniques for the less experienced research student. Pilot and Hungler (2001) regard pilot study as a small-scale version or trial run done in preparation for the major study. The present study took cognisance, of Borg and Gall’s advice and tried out the questionnaire.

The questionnaire was pilot-tested to some staff members in Efutu Senior High School which has similar characteristics as the chosen respondents of the municipal study. The respondents were one assistant headmaster, 25 teachers and nine non-teaching staff totalling 35. Out of the 35 respondents, 32 submitted useable questionnaire for the analysis. From the analysis, a Crombach alpha was calculated using SPSS, alpha co-efficient. The value obtained was .82. This was confirmed by Pattern (2005) which states that reliability co-efficient of .70 or higher for a research study is considered acceptable.

Data Collection Procedure

McMillan and Schumacher (1997) further stated that the most common data collection techniques used in quantitative research is questionnaire. The questionnaire was hand-delivered to the staff at all the three selected schools

under study. Much time were spent in explaining the questionnaire to the respondents. The respondents were given time between 30 minutes to 45 minutes within which to complete the questionnaire and collect them after the thirty minutes. All the data gathered from the three schools were within one month, from the 17th of January, 2012 to 15th of February, 2012. To make this procedure effective, permission was sought from the respondents and they agreed that some minutes from their busy schedules would be taking off to answer the questionnaire for the study. After which appreciation was rendered immediately to them for making time to provide such information.

Data Analysis

De Vos (1995) data analysis is the process of bringing order, structure and meaning to the mass of collected data. De Vos further stated that data analysis is a messy, ambiguous, time consuming, creative and fascinating process, because each questionnaire should be considered important and can influence the results of the study. McMillan and Schumacher (1997) also stated that data analysis involves the process of analysing, coding and interpreting the data, which has been collected.

Creswell (1998) steps of data collection and analysis were used in this research work. They are as follows: Collection and recording data, managing data, Reading, memorizing, describing, classifying, interpretation, and representing and visualizing.

The research findings involved the process of analyzing, coding and interpreting the data, which has been collected. The data that were gathered in this research were analyzed statistically by the use of a computer programme, Statistical Packages for the Social Sciences (SPSS) version 16.0. Collected

questionnaires from the respondents were serially numbered to facilitate identification. They were then edited, scored, coded and tabulated using a scoring key which was prepared by the researcher. Descriptive Statistics (Frequencies, graphs, means and standard deviations) were used to analyse research questions 1, 2, 3, and 4 respectively. After this the researcher picked the research questions one after the other and answered them according to the results obtained using the Statistical Package for the Social Sciences version 16.0.

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

CHAPTER FOUR

RESULTS AND DISCUSSION

This chapter presents the results of the study. Four research questions were answered. Frequencies, Means, Standard Deviations were used to summarize the answer to each research question.

One hundred and fifty-nine copies of a questionnaire were used to collect data. Out of this number 125 copies of the questionnaire were retrieved, giving a rate of return of 78.6%. The research questions based on the study were:

1. What are the perceptions of the staff of Edinaman, Eguafu-Abrem and Komenda Senior High Schools regarding the performance of the school head in financial planning?
2. What are the perceptions of the staff of Edinaman, Eguafu-Abrem and Komenda Senior High Schools regarding the performance of the school head in financial control?
3. What are the perceptions of the staff of Edinaman, Eguafu-Abrem and Komenda Senior High Schools regarding the performance of the school head in financial decision-making?
4. What are the factors that influence the financial management in the Edinaman, Eguafu-Abrem and Komenda Senior High Schools as perceived by the staff?

Background Information on Respondents

Three schools participated in the study. Edinaman Senior High School, Eguafo-Abrem Senior High School and Komenda Senior High School Table 3 shows the distribution of respondents by school under study.

Table 3: Distribution of Respondents by School

School	No. of Respondents			Percentage %		
	T	NT	TOTAL	T%	NT%	TOTAL
Edinaman S.H.S	32	9	41	25.6	7.2	32.8
Eguafo-Abrem S.H.S	35	11	46	28	8.8	36.8
Komenda Sec. Tech	30	8	38	24	6.4	30.4
Total	97	28	125	77.6	22.4	100

Table 3 shows that, Eguafo-Abrem Senior High School had the highest number of participants (46) representing 36.8% of the total respondents. The fewest number of respondents, 38(30.4%) were from Komenda Senior High School. At the planning stage of the study, 53 respondents were expected to have come from each school. However, only the number indicated against each school returned the questionnaires. So the rates of return of the questionnaire were 77.36 for Edinaman SHS, 86.79 for Eguafo-Abrem SHS and 71.70 for Komenda SECTECH, respectively.

Characteristics of Respondents

Table 4 shows the distribution of respondents by age and qualification in the three schools under study.

Table 4 shows that, Edinaman SHS recorded the highest number of staff below 25years of age as compared to the other schools 6(11.3%), Eguafo-

Abrem SHS recorded the highest number of respondents of staff members whose ages fall between 26-35 years 26(49.1%), again looking at the staff whose ages were between 36-45, Edinaman SHS staff recorded more than the other two schools 10(18.9%) and with regards to respondents who were more than 46 years of age Komenda Sec. Tech. recorded the highest number of respondents 7(13.2%).

Again, the study tried to find out the qualifications attained by these respondents to be working in these institutions whether it has influence on the role of School Heads in Financial Administration in Senior High Schools in the Komenda-Edina-Eguafo-Abrem Municipality. Table 4 shows that, with regards to staff with Diploma and Bachelor degrees, more staff with this degrees are working in Eguafo-Abrem SHS with 7(13.2%) and 26(49.1%) respectively. Edinaman SHS and Eguafo-Abrem SHS recorded the same number of respondents with Masters Degrees 12(22.6%) whilst, 1(1.9%) respondent selected other degree meaning he or she is holding a qualification that was not considered in the study.

Table 4 shows the distribution of respondents by age and qualification in the three schools under study.

Table 4: Distribution of Respondents by School, Age and Qualification

School	Age								Qualification							
	25 or less		26-35		36-45		46 or more		Dip.		Bachelor		Masters		Other	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Edinaman SHS	6	11.3	20	37.7	10	18.9	5	9.4	6	11.3	23	43.4	12	22.6	0	0
Eguafo-Abrem SHS	5	9.4	26	49.1	9	17.0	6	11.3	7	13.2	26	49.1	12	22.6	1	1.9
Komenda Sec. Tech	5	9.4	18	34.0	8	15.1	7	13.2	6	11.3	22	41.5	10	18.9	0	0
Total	16		64		27		18		19		71		34		1	

Table 5: Working Experience of Staff

Experience	Edinaman		Eguafo-Abrem		Komenda		Total	
	No.	%	No.	%	No.	%	No.	%
Less than 5 years	14	34.1	17	37.0	12	31.6	43	34.4
5-10 years	18	44.0	20	43.5	16	42.0	54	43.2
11-15 years	3	7.3	5	10.9	5	13.2	13	10.4
16-20 years	3	7.3	2	4.3	3	7.9	8	6.4
20 years and above	3	7.3	2	4.3	2	5.3	7	5.6
Total	41	100	46	100	38	100	125	100

Table 5 shows that, Eguafo-Abrem SHS recorded the highest respondents whose working experience falls below five years, between five and ten years and also between eleven and fifteen years with 17(37.0%), 20(43.5%) and 5(10.9%) respectively whilst the other two schools, Edinaman SHS and Komenda Sec. Tech. recorded the lowest number of respondent's qualification. This shows clearly that, there were experienced staff members in the schools and that could influence their perception on the financial management of their heads. Table 6 describes the location of the schools of interest to the study.

Table 6: Location of Schools as Classified by Respondents

	No. of responses	Percentage %
Urban	36	28.8
Rural	89	71.2
Total	125	100

Table 6 shows that, (28.8%) indicated that their schools were located in the urban areas. However, (71.2%) thought the schools were located in the rural areas. According to the Local Government Structure and the Statistical Service Department of Ghana, an urban area should have certain basic facilities that can serve the people in that community or area. Such facilities include hospitals, good road network, good drinking water, and a number of schools, good telecommunication networks and many more.

The study considered it necessary to obtain respondents' perceptions about the "urbanness" or "ruralness" of their schools, because a school's financial stand depends to a large extent on the population of students, staff and infrastructural projects in the schools. Thus, other things being equal, it is expected that urban schools will obtain more funds through PTA levies, government grants and other levies because the urban schools tend to attract more students. The attraction of more students is attributable to the fact that the urban schools are better staffed and have better facilities.

Main Results and Discussions

Research Question 1: What are the perceptions of the staff of the school regarding the performance of the school head in financial planning?

Table 7 summarizes respondents' views regarding the performance of their school head in financial planning. The respondents agreed that the head involved staff in identifying needs for the school ($M=2.06$, $SD=0.97$). It could be concluded from the above that heads invited staff to help identify the needs for the school. Table 7 further shows that the head consulted the staff before income generation decisions are made ($M=2.36$, $SD=1.02$).

Table 7, shows staff who responded to the questionnaire disagreed that the head involved staff in designing expenditure plan for the school (M=2.52, SD=.98). This means that not all the staff members were consulted when monies were to be used or spent on things that are needed in the school. Furthermore, Table 7 shows that, a section of the respondents agreed that, the head was able to identify sources of revenue for the school (M=2.41, S=.81).

In respond to whether the head ensured that enough funds were there to meet the needs of the school, respondents agreed (M=2.14, S=.86). This suggests that, because funds were available, providing the needs of the school was not a problem to the three schools under study.

Table 7: Perceptions of Respondents Regarding the Performance of the

School Heads in Financial Planning	[N=125]	
Elements of Financial Planning	MEAN	SD
Involves staff in identifying needs	2.06	.97
Involves staff in generating funds	2.36	1.02
Involves staff in designing expenditure plan	2.52	.98
Able to identify sources of revenue	2.41	.81
Ensuring there are enough funds to meet needs of the school	2.14	.85
Ensuring that TLMs are available in the school	2.28	1.04
Proper use of school funds	2.77	.91
Mobilizing Internally Generated Funds	1.98	.79

[Scale: 1= Strongly Agreed 2= Agreed 3= Disagreed 4= Strongly Disagreed]

[A mean below 2.5 indicates agreement while a mean above 2.5 indicates disagreement.]

In the aspect of teaching and learning materials, respondents agreed that the heads of the three schools ensured that teaching and learning materials were available in the school for proper academic work to go on (M=2.08, S= 1.04). With regard to proper use of funds, respondents disagreed with the view that the heads make good use of school funds (M=2.77, S=.91). On the aspect of mobilizing internally generated funds, respondents agreed that, the heads are able to mobilize funds internally through the PTA dues, government grants and school fees with (M=1.97, S =.79).

The study sought to find out how the staff would rate the general performance of the financial planning activities of the heads in their schools.

Table 8 shows the rating given.

Table 8: Overall Performance of the Heads on Financial Planning.

Statement	Mean	S
How would you rate the performance of the Financial planning of the head	2.98	1.29

[Scale: 1= Excellent, 2= Very Good, 3= Good, 4= Average]

Table 8 shows that, the performance of their heads with regards to financial planning activities is good (M=2.98, S=1.29). The standard deviation of 1.29 suggests that, although a greater number of the respondents said the performance of the heads was good, there were divergent views in answering the questionnaire, since the rating ranged between 1.69 and 4.27. It can also be noticed that, though most of the staff were involved in the

activities concerning financial planning, other staff members were not involved in making any input. This explains why such teachers had misgivings about how heads performed their roles in financial management.

Research Question 2: What are the perceptions of the staff of the school regarding the performance of the school head in financial control?

Table 9 summarizes all the perceptions of respondents on the performance of the school head in financial control.

Table 9: Perceptions of the staff of the school regarding the performance

of the school head in financial control	[N=125]	
Elements of Financial Control	MEAN	SD
Cash management	2.46	.85
Book keeping	2.38	.91
Financial reporting	2.74	.88
Assets management	2.39	.91
Management of cash inflows	2.41	.82
Meeting objective of various programs	2.52	.89
Follows laid down rules regarding his administrative planning activities	2.50	.99
Involves staff in recruiting matters	2.55	.98
Involves staff in discipline issues	2.29	.93
Consults the accountant/bursar in the control Of funds	2.26	.91

[Scale: 1= Excellent 2= Very Good 3= Good 4= Average]

Table 9, shows that respondents agreed that the cash management system in the school is good (M=2.46, S=.85), this means that in the school

the head is able to manage cash well in the school for the smooth running of the school system. The staff also agreed that there was proper book-keeping (M=2.38, S=.91)

Table 9, shows the respondents agreed that financial reporting system in the schools is good (M=2.74, S=.88). This can be concluded that, staff perceives financial reporting of the head as not all that good. Respondents also agreed that management of cash inflows in financial control system in the schools under study was good (M=2.41 S=.82). This means that, the heads were able to exercise effective control over the inflow of cash like the school fees, PTA dues and other governmental grants that come to the school.

Table 9 shows that the heads were not perceived as being able to meet the objective of the various programmes in the school (M=2.52 S=.89). This probably affected the academic performance of the students in the schools. This is in line with the assertion by Cattingham, cited in Mankoe (2007), that many things affect students' academic and intellectual and attitudinal development.

The study sought to find out the extent to which the heads followed laid down rules regarding their administrative planning activities. Table 10 shows that respondents were ambivalent on the issue. Some believed they did but others also thought that the heads did not (M=2.50 S=.99).

Table 9 also shows staff members agreed that they were involved in disciplinary issues especially with regard to the payment or collection of school fees (M=2.29 S=.93). Thus, it can be concluded that when it comes to disciplinary issues, staff were involved to instil discipline in the students, especially when it came to payment of fees.

With regard to how the heads consulted the accountant or the bursar in the control of funds in the school, Table 9 shows that respondents agreed to the statement (M=2.26, S=.91). This is because the bursar is the financial adviser to the head. Before the use of funds, the head is expected to seek advice from the accountant to find out the best way to use that money in the school to avoid being charged with either misapplication or misappropriation of funds. The study sought to find out how the staff would rate the general performance of the financial control activities of the heads in their schools.

Table 10: Overall Performance of the Heads on Financial Control.

Statement	MEAN	SD
How do you perceive the financial management system of your school?	3.10	.88
How often does your head meet the staff concerning financial matters of the school?	2.63	.86
How often does your head meet the accountant on financial matters of the school?	2.22	.84
How often does the head encourage meeting among heads of departments on financial matters?	2.54	.88

[1= Excellent 2= Good 3= Fair 4= Poor]

Table 10 shows that, respondents perceived the financial management system of their school as fair (M=3.10 S=.88). It can be also concluded that, the heads are not in good position to manage finances in the school. They are unable to meet their staff concerning financial matters of the school rather they

are able to consult their accountants when it comes to financial matters of the school since they also forms part of the administration. Lastly, the study shows that, the heads did not encourage meeting among heads of departments on financial matters (M=2.54, S=.88).

Research Question 3: What are the perceptions of the staff of the schools under study regarding the performance of the school head in financial decision-making?

To explain the perceptions of the staff of the school regarding the performance of the school head in financial decision-making, the respondents were made to a Likert – type responses ranging from excellent to poor. Table 11 shows all the evidence from the responses of the staff on how they perceived their heads in financial decision making.

The data shows that respondents disagreed that the internal communication of the head was good (M=2.51 S=.96). This means that, though about half of the respondents are saying good in respect to the internal communication others also thought otherwise. The heads should try as much as possible to communicate to all the staff in relation to decision making in the school.

Table 11: Perceptions of the staff of the school regarding the performance of the school head in financial decision-making? [N=125]

Elements of Financial Decision-making	Mean	SD
Internal Communication	2.51	.96
Delegation	2.47	.89
Evaluation	2.58	.80
Involving staff in investing funds in the school	3.10	2.87
Involve staff in decision-making	2.38	.97
Involve staff in delegation of responsibilities		
commensuration the staff skills and abilities	2.43	.93
Consult school management before taking action	2.48	.97
Performance management/appraisal	2.50	.80
Feedback	2.69	.87
Management of various appraisal report	2.51	.79
Handling of various appraisal report	2.61	.86
Mean of means	2.57	1.06

Scale: 1= Excellent 2= Very Good 3= Good 4= Average

The study sought to found out from staff whether they were involved in investigating the use of funds in the school. The analysis has shown that they were not always involved. This is because the respondents rated their involvement as good (M=3.10, S=2.87). However, a section of the respondents think that, they are involved in investigating into the use of funds in the school but they have different views and assumptions all together.

The study sought to find out how the staff would rate the general performance on the financial decision making of the heads in their schools.

Table 12: Overall Performance of the Heads on Financial Decision

Making			
Statement		Mean	SD
How do staffs grade the coordinating activities of the head?		2.57	1.06
[1= Excellent 2= Good 3= Fair 4= Poor]			

To conclude on this research question on financial decision making, a question was asked on the overall performance of the coordinating activities of the heads in the various institutions. The study after looking at the various aspects of management, it tried to find out how staff rated the coordinating activities of the heads. Table 13, shows that, the activities in the school by heads were rated very good (M=2.57 S=1.06).

Research Question 4: What are the factors that influence the financial management in the school as perceived by the staff?

This section shows how respondents try to answer Research Question four for this study. “What are the factors that influence the financial management in the school as perceived by the staff?”

Table 13: Factors that Influence School Revenue/Income in the School

	No. of responses	Percentage %
Availability of funds	94	75.2
Financial competence of heads	7	5.6
Category of the school	6	4.8
Location of school	9	7.2
Population of students	9	7.2
Total	125	100

The study was also interested in the factors that could influence the school's revenue/income use in the administration. Table 13 shows that majority of respondents 94(75.2%) certified availability of funds as a critical factor. They felt that funds could be obtained from P.T.A. dues; Government grants and the school fees. A few of the respondents 7(5.6%) felt that financial competence of heads also influenced school revenue. Table 13 also shows category of the school either in A, B, or C, the location, and the population of the students can influence the school's revenue or income.

Table 14 shows the factors that can influence the financial management of the head of the school regarding his or her performance in financial administration.

Table 14: Factors that influence Financial Management of the Head in the School

	No. of responses	Percentage %
Financial management		
skill/competence	28	22.4
Financial morality/discipline	27	21.6
Record keeping	29	23.2
Monitoring/internal control		
mechanisms	19	15.2
Maintenance of accurate and up		
to date assets records	13	10.4
Competence of the school		
Accountant/bursar	9	7.2
Total	125	100

The study again found out what factors that influences financial management of the head in the school. Table 14 shows that 28(22.4%) respondents agreed financial management skill/competence influences the heads administration on financial management. The Table again shows that 29(23.2%) agreed that, the main factor that should influence the heads financial management is record keeping in the school. This means that proper records or book of account should be properly kept by the head and the accountant.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter summarises the study, draws conclusions and makes recommendations based on the findings of the study. Suggestions for further research are also provided.

Summary

Overview of the Study

The purpose of the study was to find out how staff perceived the roles of their heads on the effective use of financial resources in senior high schools. The study was guided by the following research questions.

1. What are the perceptions of the staff of the school regarding the performance of heads of Edinaman SHS, Eguafo-Abrem SHS and Komenda Sec Tech. in financial planning?
2. What are the perceptions of the staff of the school regarding the performance of heads of Edinaman SHS, Eguafo-Abrem SHS and Komenda Sec Tech. in financial control?
3. What are the perceptions of the staff of the school regarding the performance of heads of Edinaman SHS, Eguafo-Abrem SHS and Komenda Sec Tech. in financial decision-making?
4. What are the factors that influence the financial management in Edinaman SHS, Eguafo-Abrem SHS and Komenda Sec Tech. as perceived by the staff?

The sample that provided data for the study consisted of three assistant heads, 120 teaching staff and 36 non-teaching staff, altogether 159 respondents. The data were collected using a questionnaire. Data analysis was done with the help of Statistical Package for the Social Sciences (SPSS).

Key Findings

After careful analyses of the data collected with the aid of the questionnaire, the following major findings were obtained. The results of the study are discussed in line with research questions designed for the study

1. The staff of senior high schools in the KEEA Municipality perceived the nature of financial planning of the heads as good except that they did not involve other staff in the planning process. This means that, though the heads were thought to be doing well in their fields as administrators of their schools, they still needed to improve upon their relationship with the staff concerning financial management of the school. The staff would wish to see majority of the staff involved in their planning activities in the school.
2. The staff of KEEA senior high schools felt that some control measures should be put into place to check misapplication and/or embezzlement of funds. However, the staff's suggestions and views suggested that their knowledge on effective financial control was limited.
3. Regarding financial decision-making, the study showed that some members of staff felt they were not involved since the head is not accountable to the staff. As a result of this, subordinates found it very difficult to commit themselves fully in implementation of decisions made by superiors. Only monies concerning staff motivation and extra classes were of much concern to the staff.

4. The respondents agreed that availability of funds is the major factor that influences the schools revenue or income. The other factors though capable of influencing the income of the school, were not so important to the respondents. The schools often obtained funds from their traditional funding sources such as government's grants, GETfund, PTA and school fees more than they obtained from other sources. Among these sources, government grants were the major contributors to school funds.

Conclusions

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

1. Because the school heads in KEEA are normally not well equipped with relevant knowledge and training in financial administration compared to their accountants and bursars, the former tended to regard their bursars as de-facto financial managers and therefore followed the dictates of the bursars in matters of school finances. Inadequate training and lack of requisite knowledge have made many heads not to be in firm control of the finances of their schools. So, they were unable to administer funds and other financial resources to get the greatest returns for their schools.
2. The schools in KEEA were not able to obtain sufficient funds to finance their work programmes. This affected the financial role of the heads, and provided grounds for possible misappropriate or misapplication of the little funds that come into the school, since government grants sent to the schools are not usually enough also many students, too, do not often pay all their fees at a go. Thus, the schools are not able to mobilize sufficient funds to finance their work programmes effectively.

3. Members of staff in the KEEA Municipality's SHS felt they were not involved in financial decision-making and discipline in the schools. This affected the heads in the collection of school fees from students. Students do not pay their school fees or any other money, if they are not chased by teachers to go and pay. And since, the staffs were not involved in any financial decision; they also felt reluctant to help in the mobilisation of funds in the school.
4. Even though availability of funds plays a major factor in the schools revenue, other factors like the category of the school, location of the school and the population of the school should not be left out. These factors also contribute to the financial administration of the schools in KEEA because the government grants are disbursed by the Ghana Education Service and the Ministry of Education based on the enrolment of the school and the available resources at the location of the school.

Recommendations

From the discussions and the conclusions it is recommended that:

1. The GES Directorate of KEEA should ensure that proper induction, workshops, in-service training and study leave courses should be organised and approved for heads of schools and teachers in KEEA Municipal SHS include financial management.
2. To avoid the lack of understanding of how to control school funds in institutions, on-going training programmes should be provided by the GES to equip members with the financial skills. Moreover, the GES should ensure that financial reporting is done periodically by the finance administrator of the management team, members of the staff and other people who matter to detect discrepancies that could have occurred.

3. The GES Directorate in the KEEA Municipality should enforce safety mechanisms to protect financial data from disappearing or uttered. Updating financial records, on monthly basis will ensure that a true financial position of the school is reflected.
4. When the head delegates his or her authority to other members of staff for the performance and/or supervision of any financial administrative function, it is recommended that the head should see to it that all the records are carefully handled and kept well.
5. Heads of schools should create avenues for delegated staff report back to them on the progress of any work given to them regarding financial matters of the school.
6. Concerning the school budget, it is every stakeholder's responsibility to take part in budget decision-making to avoid the problems. Staff of the schools involved in the study should therefore be encouraged to participate in planning the school budget.
7. The Ghana Education Service should ensure that school heads in KEEA acquire rudimentary knowledge in accounting. This will enable them to effectively supervise the work of the school accountants. The heads have to make sure of correct recording of items and all forms of entries in the accounts book. The Cash Book and other books of accounts should be appropriately used.

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APPENDICES

APPENDIX A
RESEARCH QUESTIONNAIRE

Dear Respondent,

This questionnaire is part of a study designed to elicit information from school staff on the Topic: **STAFF PERCEPTIONS OF THE ROLES OF HEADS IN FINANCIAL ADMINISTRATION IN THE SENIOR HIGH SCHOOLS IN THE KOMENDA EDINA EGUAFO APREM MUNICIPALITY**. Kindly respond to all the items as frankly as you can. Your responses will be kept confidential. Thank you.

INSTRUCTIONS FOR RESPONDENTS

Kindly tick [√] the response that best corresponds to your or write your response in the space provided.

Section A-Research Questions Please choose one (1)

To what extent do you agree/disagree with respect to the following financial planning activities of the school head?

(SA= STRONGLY AGREE, A= AGREE, D= DISAGREE, SD= STRONGLY DISAGREE)

Statement		Extent of Agreement/Disagreement			
		SA	A	D	SD
1	Involves staff in identifying needs for the school.				
2	Involves staff in generating funds for the school.				
3	Involves staff in designing expenditure plan for the school.				
4	Able to identify sources of revenue for the school.				
5	Misapplication of school funds.				

Statement		Extent of Agreement/Disagreement			
		SA	A	D	SD
6	Ensuring there are enough funds to meet needs of the school.				
7	Ensuring that TLMs are available in the school.				
8	Misappropriation of school funds.				
9	Mobilizing Internally Generated Funds. E.g. PTA dues				

10. How would you rate the performance of the financial planning activities of the head in your school?

- a. Excellent []
- b. Very Good []
- c. Good []
- d. Average []

Section B-Research Questions Please tick one (1)

How would you grade the head in the following aspects of financial control in the school?

Statement		Grade			
		Excellent	Good	Fair	Poor
11	Cash management				
12	Book Keeping				
13	Financial reporting				
14	Assets management				
15	Management of cash inflows. E.g. school fees				
16	Meeting objective of various programs in the school				

Statement		Grade			
		Excellent	Good	Fair	Poor
17	Follows laid down rules regarding his administrative planning activities.				
18	Involves staff in recruiting matters in the school.				
19	Involves staff in discipline issues in the school.				
20	Consults the accountant/bursar in the control of funds				

21. How do you perceive the financial management system of your school?

- a. Excellent []
- b. Very Good []
- c. Good []
- d. Average []

22. How often does your head meet the staff concerning financial matters of the school?

- a. Very Frequent []
- b. Frequent []
- c. Really []
- d. Never []

23. How often does your head meet the accountant on financial matters of the school?

- a. Very Frequent []
- b. Frequent []
- c. Really []
- d. Never []

24. How often does the head encourage meeting among heads of departments on financial matters?

- a. Very Frequent []
- b. Frequent []
- c. Really []
- d. Never []

Section C -Research Questions Please tick one (1)

How would you grade the head in the following aspects of financial decision-making in the school?

Statement		Grade			
		Excellent	Good	Fair	Poor
25	Internal Communication				
26	Delegation				
27	Evaluation				
28	Involving staff in investing funds in the school.				
29	Involve staff in decision-making.				
30	Involve staff in delegation of responsibilities commensuration the staff skills and abilities.				
31	Consult school management before taking action.				
32	Performance management/appraisal				
33	Feedback				
34	Management of various appraisal report				
35	Management of various appraisal report.				

36. Over all how do you grade the coordinating activities of the head.

- a. Excellent []
- b. Very Good []
- c. Good []
- d. Average []

Section D -Research Questions Please tick one (1)

37. Which of the following factors do you think influence school revenue/income in the school?

- a. Availability of funds – PTA Dues []
- Gov't Grant []
- School Fees []
- b. Financial competence of heads []
- c. Category of the school (e.g. Grade A, B, and C) []
- d. Location of school (urban or rural) []
- e. Population of students []

Section E -Research Questions Please tick one (1)

38. Which of the following factors do you think influence financial management of the head in the school?

- a. Financial management skill/competence []
- b. Financial morality/ discipline of the head []
- c. Record Keeping []
- d. Monitoring/internal control mechanisms []
- e. Maintenance of accurate and up to date assets records []
- f. Competencies of the school accountant/bursar. []

Section F: Demographic Data

39. School Mixed [] Day [] Boarding []

40. Gender Male [] Female []

41. Age

a. 25 years and below []

b. 26-35 years []

c. 36-45 years []

d. 46 years and above []

42. Marital Status

a. Married []

b. Single []

c. Divorced []

d. Widowed []

43. Highest Academic/Professional Qualification

a. Master's Degree []

b. Bachelor's Degree []

c. Diploma []

d. Others, please specify

44. Working experience as a staff

a. Less than 5 years []

b. 5-10 years []

c. 11-15 years []

d. 16-20 years []

e. 21 years and above []

45. Location of school

a. Urban []

b. Rural []

APPENDIX B
LETTER OF INTRODUCTION