Financial Management and Utilization of Government Grants in Selected Public Secondary Schools in Livingstone District, Zambia

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Abstract: Effective financial management is essential for ensuring that public resources allocated to education are used efficiently, transparently and in accordance with institutional priorities. This study examined the management and utilization of government grants in selected public secondary schools in Livingstone District, Zambia. It sought to establish how school grants were managed, assess whether grants were spent on identified priority areas in accordance with approved budgets, and ascertain the internal and external financial controls guiding grant utilization. A qualitative collective case study design was adopted. Twelve participants, four head teachers, four deputy headteachers and four accounts assistants were purposively selected because of their direct involvement in school financial management. Data were generated through face-to-face interviews and document analysis and were analysed thematically, with triangulation used to strengthen credibility. The findings showed that schools had formal structures and procedures for budgeting, authorization, banking, record keeping and reporting. However, implementation was uneven. Delayed and unpredictable disbursements disrupted planned activities; some expenditure was not sufficiently aligned with approved priorities; stakeholder participation and access to financial information were limited; and internal and external monitoring was irregular. The study concludes that formal financial frameworks alone do not ensure prudent grant utilization. Effective use of public education resources requires timely funding, capable financial managers, participatory budgeting, transparent reporting and regular oversight. The study recommends strengthened financial management training, predictable grant releases, improved record management, wider stakeholder participation and more consistent internal and external audit coverage.

Keywords: *Accountability; Financial Controls; Financial Management; Government Grants; Livingstone District; Public Secondary Schools; Transparency; Zambia.*

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I. INTRODUCTION

Public secondary education depends not only on the amount of financing made available to schools but also on the systems through which resources are planned, allocated, spent, monitored and accounted for. In Zambia, government grants are an important source of school financing and are intended to support operational and developmental needs, reduce financial barriers to education and improve the quality of educational services. The decentralisation of financial responsibilities has also increased the role of school-level managers in determining how resources are applied within government guidelines [1], [2].

Greater school-level responsibility, however, creates a corresponding need for effective financial governance. Budget preparation, expenditure authorization, procurement, record keeping, reporting, stakeholder oversight and audit are necessary if grants are to translate into educational services. International and African evidence similarly shows that decentralised financing is most effective when institutional autonomy is accompanied by clear accountability arrangements, transparent decision-making and monitoring [3]–[6].

The problem motivating this study was the persistence of financial-management weaknesses despite the existence of formal rules and procedures. The dissertation documented concerns including unaccounted-for revenue, delayed banking, unsupported or unauthorised payments, unretired imprest, misapplication of funds and weak documentation. It also reported underfunding and failure to implement planned activities in audited schools. For one school, a budget provision of K795,313 was matched by funding of K527,331, leaving an underfunding gap of K267,982. Such weaknesses matter because ineffective

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grant management can delay school activities, constrain the provision of teaching and learning materials, weaken infrastructure maintenance and reduce public confidence in education financing [7].

Although prior studies have examined education financing, school budgeting, financial controls and accountability, limited context-specific evidence brings these elements together within public secondary schools in Livingstone District. This study therefore examined how government grants were managed and utilized in selected schools, with particular attention to the relationship between formal financial requirements and actual practice.

➢ *Study Objectives*

The study was guided by three objectives: (1) to establish how school grants were managed in selected public secondary schools in Livingstone District; (2) to assess whether school grants were spent on priority areas in accordance with approved school budgets; and (3) to ascertain whether internal and external financial controls were in place to guide the utilization of school grants.

II. LITERATURE REVIEW

➢ *School Funding and Financial Management*

Effective education financing requires more than resource allocation. It requires clear responsibilities, accounting systems, transparent communication and mechanisms for monitoring how resources are used [4]. Buckingham [8] similarly emphasizes the importance of linking school funding to institutional needs rather than treating financing as a uniform transfer. In African education systems, institutional rigidities can limit the capacity of local units to adapt public resources to local priorities, which strengthens the case for combining decentralisation with accountability [5].

Zambian studies have reported related challenges. Beyani [9] observed that grants to secondary schools could be irregular and insufficient, while Kambwili [10] reported delays in recurrent funding and concerns about adequacy. These conditions can undermine even well-prepared school budgets because activities depend on the timing and predictability of actual cash releases.

➢ *Grant Utilization, Budgeting and Prioritisation*

Budgeting links available resources to planned school activities. Evidence from Ofsted [11] indicates that effective use of targeted education funding is associated with clear spending policies, governance involvement and monitoring of expenditure outcomes. Magara [12] also shows that greater institutional discretion does not automatically produce effective resource allocation; planning and coordination remain necessary.

In the Zambian context, school grants operate within prescribed financial-management and allocation procedures. The practical issue is therefore not whether rules exist, but whether schools can translate plans and approved budgets into expenditure when releases are delayed, priorities compete and procedures are administratively demanding.

Recent Zambian policy evidence makes this issue more consequential. Following the Education for All policy, school grants were increased to compensate for the abolition of fees, and current financing analysis stresses that effective implementation depends not only on larger allocations but also on stronger grant-allocation, delivery and monitoring mechanisms [26]. In 2024, the Ministry of Education likewise reported that public-school grants had been substantially enhanced since the introduction of free education and were being transferred electronically to school bank accounts under prescribed utilization guidelines [27]. These reforms increase the importance of school-level budget credibility because a larger share of operational financing now depends on the capacity of schools to translate public transfers into approved educational priorities.

➢ *Financial Controls, Transparency and Accountability*

Internal and external controls protect public resources and provide assurance that expenditure is authorized, documented and directed to intended purposes. Nyanyuki et al. [13] found that financial records such as cash books, receipt books, ledgers and voucher books can support transparency and accountability, although inconsistencies between records and financial statements can remain. Monitoring and audit are therefore essential complements to record keeping [4].

Stakeholder participation is another dimension of accountability. Sibeso [14] found limited involvement of teachers, parents and pupils in school financial management, while Bowasi [15] reported restricted access to financial information among institutional stakeholders. Willis [16] argues that accessible financial information strengthens trust and enables stakeholders to question whether resources are directed to appropriate priorities.

More recent African evidence reinforces the importance of governance and participation. Aina and du Plessis [28], using a qualitative multiple-case study of South African public schools, found that knowledgeable school governing bodies could exert substantial influence over financial-management responsibilities. In Zambia, Njobvu and Kabaso [29] found generally strong adherence to core accountability procedures in public secondary schools on the Copperbelt, but also identified continuing weaknesses associated with managerial competence, professional misconduct and inconsistent supervisory structures. Together, these studies suggest that accountability depends on both formal procedures and the competence and active oversight of the actors expected to apply them.

➢ *Financial Management Capacity*

Financial controls are only as effective as the people who implement them. Tembo [17] identified weaknesses in financial-management competence, record keeping and transparency, while Rambo [18] emphasized capacity development in financial management, stores management,

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ethics and quality control. These findings suggest that policies, committees and accounting procedures cannot substitute for adequate competence among school managers and finance personnel.

This capacity problem remains evident in contemporary Zambian research. Mugala et al. [30] identified inadequate financial-management training, weak financial discipline, poor planning, limited auditing and insufficient transparency among the causes of financial mismanagement in selected secondary schools in Lusaka District. Their findings connect managerial capacity directly to educational consequences, including inadequate learning materials, infrastructure constraints and failure to implement planned activities. Recent evidence therefore supports treating financial-management competence as a substantive condition for educational service delivery, rather than merely an administrative requirement.

➢ *Research Gap*

Recent studies have strengthened the Zambian evidence base on school financial management, including work on financial mismanagement in Lusaka [30], accountability practices on the Copperbelt [29], and systemic constraints affecting financial management in Lusaka public secondary schools [31]. Nevertheless, an important contextual gap remains. These studies do not specifically explain how grant-management procedures, alignment of expenditure with approved priorities, and internal and external financial controls operate together in public secondary schools in Livingstone District. The present study addresses that gap through a qualitative, context-specific examination of the implementation of grant-management requirements and the practical conditions shaping utilization.

III. THEORETICAL AND CONCEPTUAL FRAMEWORK

➢ *Quasi-Public Good Theory*

The study was guided by Quasi-Public Good Theory, drawing on Samuelson's theory of public expenditure [19]. Education generates benefits that extend beyond individual learners and is therefore commonly supported through public financing. In this study, government grants were treated as public resources intended to advance collective educational needs rather than private interests.

The theory is relevant because poor control or inappropriate allocation of grants can reduce the resources available for learners and weaken the public purpose of education financing. Conversely, prudent budgeting, transparent management, effective expenditure control and regular monitoring can help ensure that public funds contribute to educational access and service delivery.

➢ *Conceptual Framework*

The analytical framework linked three elements to effective grant utilization: grant-management practices, budgeting and prioritisation, and financial controls. Grant management included planning, allocation and the operation of school financial structures. Budgeting and prioritisation concerned alignment of expenditure with approved budgets and institutional needs. Financial controls included authorization, banking arrangements, record keeping, procurement procedures, reporting, internal monitoring and external audit. The framework was interpretive rather than causal; it was used to organise evidence on how formal requirements were implemented in practice.

IV. METHODOLOGY

➢ *Research Design and Study Setting*

A qualitative collective case study design was employed to obtain an in-depth understanding of financial-management practices in selected public secondary schools in Livingstone District, Zambia. The design was appropriate because grant management involves institutional processes, administrative practices and experiences that are best understood within their real-world context [20], [21].

➢ *Sample and Sampling*

The study involved 12 participants: four headteachers, four deputy headteachers and four accounts assistants. Purposive non-probability sampling was used because these participants were directly involved in budget formulation, financial administration, record keeping and school finance committees. The approach prioritised information-rich participants capable of addressing the research objectives [22], [23].

➢ *Data Collection*

Data were collected principally through face-to-face semi-structured interviews and document analysis. Interviews generated detailed accounts of how grants were planned, allocated, controlled and reported. Relevant school and education-authority documents were examined to complement participant accounts and provide evidence on budgets, expenditure, financial records and accountability procedures. The use of multiple evidence sources supported triangulation.

➢ *Data Analysis and Trustworthiness*

Interview and documentary data were organised, coded and analysed thematically. Recurring patterns were grouped into themes and sub-themes aligned with the three research objectives. Documentary evidence was compared with participant accounts to identify convergence and divergence. Credibility was strengthened through triangulation, a pilot exercise outside the main study, maintenance of research records and participant clarification where necessary [24], [25].

➢ *Ethical Considerations*

Participation was voluntary and informed by the purpose of the study. Confidentiality and anonymity were maintained, information was used for academic purposes, and participants were informed of their right to withdraw without penalty.

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V. RESULTS

The thematic analysis of interview and documentary evidence generated themes and sub-themes aligned with the three research objectives. For grant management, the themes were management policies and procedures; budget preparation and allocation of grants; financial management and accountability; roles and responsibilities of school management structures; and effectiveness of grant management. For grant utilization, the themes concerned expenditure on priority areas, monitoring and supervision, effectiveness/transparency/accountability, and stakeholder participation. The third objective generated the theme of internal and external control frameworks.

➢ *Theme 1: Management Policies and Procedures*

The first theme showed that government grants were managed within formal government policies, financial-management procedures and institutional structures. School administrations were expected to apply prescribed guidelines when planning, authorising, recording and reporting the use of grants. The findings nevertheless indicated a gap between the existence of these policies and their consistent implementation in practice.

➢ *Theme 2: Budget Preparation and Allocation of Grants*

A second theme concerned budget preparation and allocation. Schools prepared budgets from annual work plans and identified priorities, after which resources were allocated across prescribed programme areas once funding ceilings were communicated. The School Management Committee coordinated budget preparation, while finance structures reviewed and approved expenditure. Delayed grant releases, however, disrupted implementation and sometimes required planned activities to be postponed, rescheduled or scaled down.

➢ *Theme 3: Financial Management and Accountability*

The third theme was financial management and accountability. Schools were required to maintain budgets, separate bank accounts, authorised signatories, books of accounts, bank reconciliations, expenditure returns and financial reports. These mechanisms created formal checks and balances, but their effectiveness depended on consistent record keeping, access to financial information and the financial-management competence of the officials responsible for implementation.

➢ *Theme 4: Roles and Responsibilities of School Management Structures*

The findings also identified the roles and responsibilities of school management structures as a distinct theme. Responsibility for grants was distributed among the School Management Committee, Finance Management Committee, headteacher and accounts personnel. The School Management Committee coordinated annual work plans and budgets, the finance structure approved expenditure according to approved budgets and procedures, and management remained responsible for accounting for public resources. This distribution of duties was intended to reduce concentration of financial authority and strengthen accountability.

➢ *Theme 5: Effectiveness of Grant Management*

Despite the formal structures, the theme of effectiveness revealed important operational weaknesses. Grant management was not always efficient because funds were frequently received late, affecting the timing of planned activities and weakening budget execution. Financial-management capacity was also uneven: accounting personnel performed routine financial functions, while administrators carried substantial responsibility for public resources without always possessing equivalent technical financial training.

➢ *Theme 6: Utilization of Grants on Priority Areas*

Under the second research objective, the findings showed that schools attempted to spend grants on approved programme areas and identified priorities in accordance with budgets and government guidelines. However, the evidence also showed a gap between planned expenditure and actual utilization. Funding delays, resource constraints and procedural requirements meant that some priority activities could not be implemented as planned, demonstrating that an approved budget did not necessarily guarantee effective budget execution.

➢ *Theme 7: Monitoring and Supervision Mechanisms*

Monitoring and supervision emerged as a further theme. Internal and external monitoring mechanisms formally existed, but they were not consistently applied. Internal checks were sometimes irregular, while external oversight by education authorities and auditors was constrained by limited audit coverage and shortages of specialised personnel. The result was a gap between the requirement for regular oversight and the frequency with which financial records were actually reviewed.

➢ *Theme 8: Effectiveness, Transparency and Accountability*

The findings identified effectiveness, transparency and accountability as another theme in grant utilization. Some financial information was not sufficiently accessible to relevant stakeholders, and reports could lack the detail required for stakeholders to determine whether resources had been directed to the intended priorities. Although procurement and documentation requirements provided formal safeguards, restricted access to financial records weakened collective oversight and created concerns about accountability.

➢ *Theme 9: Stakeholder Participation and Engagement*

Stakeholder participation and engagement emerged as a related sub-theme. Financial decision-making and access to grant information were often concentrated among school administrators and designated committees. Teachers, parents and other relevant stakeholders were not always adequately informed or involved, limiting broader scrutiny of expenditure priorities and weakening participatory accountability.

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- *Theme 10: Existing Internal and External Control Frameworks*

The third research objective generated the theme of internal and external financial controls. Formal controls included expenditure authorisation, banking and signatory requirements, financial records, procurement procedures, reconciliations, reporting, internal monitoring and external audit. Documentary evidence nevertheless indicated that these controls were not always implemented effectively. Concerns included unsupported or unauthorised payments, unretired accountable imprest, procurement weaknesses, unaccounted-for stores and payment vouchers unavailable for audit. The central finding was therefore an implementation gap: control frameworks existed, but compliance, monitoring and enforcement were uneven.

VI. DISCUSSION

- *Formal Systems Versus Practical Implementation*

The results demonstrate that the main weakness was not an absence of financial-management rules. Schools had budgets, committees, banking controls, records and reporting procedures. The more significant problem was the inconsistent translation of these formal requirements into day-to-day practice. This supports the wider literature that accountability depends on the functioning of systems rather than their formal existence [4], [13]. It also closely parallels recent Zambian evidence: Njobvu and Kabaso [29] found that relatively high procedural compliance could coexist with competence and supervisory gaps, while a recent Lusaka study described a similar distinction between compliance with budgeting, reporting and audit requirements and actual financial-management effectiveness [31]. The Livingstone findings therefore add qualitative evidence that compliance should be assessed in terms of implementation quality and educational usefulness, not simply the presence of prescribed procedures.

- *Funding Predictability and Budget Credibility*

Delayed and inadequate releases weakened budget credibility. A school may prepare a technically sound budget, but the budget cannot guide operations effectively when actual funding is uncertain. This finding is consistent with earlier Zambian evidence on irregular and inadequate school financing [9], [10] and remains highly relevant under the Education for All financing model. Current World Bank analysis notes that increased school grants are central to replacing household fee revenue and explicitly identifies allocation, delivery and monitoring mechanisms as critical to effective implementation [26]. The Ministry of Education has also reported substantial increases in school grants since free education was introduced [27]. The implication is that predictability and control become more not less important as schools depend increasingly on public transfers. Financial-management performance should therefore be assessed across the full funding chain, from timely disbursement to school-level execution.

- *Capacity, Decentralisation and Accountability*

Decentralisation gave schools greater responsibility for financial decisions, but this autonomy requires commensurate capacity. The findings align with Tembo [17] and Rambo [18] and are reinforced by recent Zambian evidence. Mugala et al. [30] identified inadequate training and weak financial skills among the causes of school financial mismanagement, while Njobvu and Kabaso [29] reported that knowledge and competence gaps continued to weaken otherwise established accountability procedures. Training should therefore be treated as an integral control mechanism rather than an optional administrative activity. This interpretation is also consistent with recent Lusaka evidence showing that financial-management training and auditing were positively associated with perceived financial-management effectiveness [31].

- *Transparency and Participatory Financial Governance*

Limited stakeholder access to financial information weakened participatory accountability. This is consistent with Sibeso [14], Bowasi [15] and Willis [16], but more recent evidence provides additional nuance. Aina and du Plessis [28] found that where school governing bodies included knowledgeable and engaged members, they could exercise strong influence over financial-management responsibilities. The implication for the Livingstone schools is not that all stakeholders should directly authorise expenditure, but that meaningful participation requires accessible information, clearly defined oversight roles and sufficient financial literacy to scrutinise decisions. Transparency should therefore move beyond disclosure toward informed participation in priority setting and review of expenditure performance.

- *Theoretical Implications*

Samuelson's public-expenditure framework [19] remains useful because it explains why education attracts public financing and why the benefits of such expenditure extend beyond individual learners. The present findings add a governance dimension to that foundational logic. Allocation of public resources is necessary, but the public benefit is mediated by the institutions that convert grants into school services. Recent Zambian reforms have increased the importance of school grants under Education for All [26], [27], while contemporary empirical studies continue to identify competence, oversight and implementation constraints [29]-[31]. From a Quasi-Public Good perspective, therefore, weak controls, delayed implementation and expenditure that diverges from approved priorities reduce the public value generated by grants. Accountable utilization is the institutional mechanism through which public financing is translated into collective educational benefit.

VII. CONCLUSION AND RECOMMENDATIONS

- *Conclusion*

The study concludes that government grants in the selected public secondary schools were managed through established structures, policies and procedures, but these mechanisms did not consistently produce effective utilization. Weaknesses in implementation and monitoring, delayed disbursement, limited financial-management capacity, constrained stakeholder participation and uneven transparency reduced the effectiveness of grant management.

The findings further show that the presence of budgets and financial controls should not be interpreted as evidence of effective financial governance by itself. Effective utilization requires the alignment of actual expenditure with approved priorities, timely availability of funds, competent implementation, transparent reporting and regular internal and external oversight.

➢ *Recommendations*

- Strengthen the financial-management capacity of headteachers, deputy headteachers and other school managers through regular training in budgeting, procurement, internal controls, record keeping and financial reporting.
- Improve the timeliness and predictability of government grant disbursements so that schools can implement approved work plans and budgets as scheduled.
- Strengthen transparency by providing understandable information on grant receipts, budgets and expenditure to appropriate stakeholders, including teachers and parents.
- Increase the frequency and coverage of internal monitoring and external audit, supported by adequate numbers of qualified financial and audit personnel.
- Review financial and procurement procedures to remove unnecessary delays while preserving authorization, documentation and accountability requirements.
- Strengthen financial record management so that all receipts and expenditures are traceable and reports clearly demonstrate the relationship between grant utilization and identified school priorities.

➢ *Policy and Practice Implications*

Increasing education allocations alone is unlikely to resolve weaknesses in grant utilization. Policy should connect grant allocation, school planning, capacity development, financial monitoring and educational priorities. At school level, participatory budgeting, transparent reporting and continuous oversight should become routine features of financial governance.

VIII. LIMITATIONS AND FUTURE RESEARCH

The study was limited to selected public secondary schools in Livingstone District and involved a small purposively selected sample of school managers and accounting personnel. The findings are therefore analytically transferable rather than statistically generalisable to all Zambian schools. Financial management is also a sensitive subject, which may have influenced the extent of disclosure. Future studies could include teachers, parents and learners, compare urban and rural districts, employ mixed methods, and examine the relationship between grant-management quality and measurable educational outcomes.

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