



EXPLORING THE BASIC FACTORS OF FINANCIAL MISMANAGEMENT IN NIGERIAN PUBLIC SCHOOLS: INSIGHTS FROM KEY STAKEHOLDERS

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Abstract

This study explored the basic factors of financial mismanagement in Nigerian public schools, focusing specifically on the perspectives of different individuals involved in the Calabar Education Zone. This article presents qualitative research aimed at attaining a comprehensive comprehension of the factors contributing to financial mismanagement in specific educational institutions. To achieve this objective, data was gathered through semi-structured interviews conducted with principals, financial officers, and departmental officials. Subsequently, a thematic analysis was performed on the collected data. The outcomes of the analysis highlighted several factors, including incompetency lack of financial policies within schools, temptations, inadequate oversight and regulation of funds, lack of legal awareness, negligence of principals and departmental officials in addressing financial mismanagement, dishonesty, and transparency deficiency. In response to these findings, the article suggests potential solutions that could help align financial management practices within public schools with the principles of good governance.

Keywords: Educational Funding; Fund Misuse; Fund misappropriation, Fund utilisation

Introduction

Managing finances stands as a pivotal duty for a school head, who is expected to collaborate with school development committees or associations. Financial management in numerous educational institutions has exhibited inadequacies, considerably impacting the quality of education rendered by these schools (Shapiro & Hanouna, 2019). The occurrence of fund embezzlement and misappropriation instances by school heads is notably concerning (Saputra et al., 2020). This signifies that the resources allocated to many schools face diversion due to activities related to embezzlement, misappropriation, and fraudulent behaviours. As Barr and McClellan (2018) assert, while there are instances of criminal elements among school heads contributing to the mismanagement of funds, the majority of cases stem from an absence of financial background and expertise in financial affairs.

Financial management presents an ongoing challenge across numerous schools due to the lack of comprehensive training among many administrators (Barr & McClellan, 2018). As noted by Mestry (2017), a considerable number of principals and members of school

governing boards are deficient in the necessary financial knowledge and skills, leaving them burdened with significant pressure as they struggle to devise effective solutions to various problems. Instances abound where principals and members of school governing boards have been subjected to forensic audits, primarily due to financial mismanagement involving misappropriation, fraud, cash pilfering, theft, and inadequate control of school funds. School heads or principals assume a pivotal role in overseeing all financial activities within the institution, encompassing fund collection and disbursement. Ololube (2016) emphasizes that the head or principal holds the responsibility for financial management aspects such as budgeting, accounting, and auditing functions.

Countries across the globe, Nigeria included, are grappling with significant issues of financial management within educational institutions. According to Hastings and Mitchell (2020), the administration of finances within schools is shaped not only by local communities but also by broader influences that extend beyond immediate surroundings. In an interconnected world, any nation aspiring to achieve international competitiveness must inevitably engage with both the favourable and



unfavourable impacts of global trends (Gambo & Fasanmi, 2019; Van Rooyen, 2012). This is particularly relevant in emerging market economies like Nigeria, where the mismanagement of finances within schools is recognized as a substantial impediment to the progress of economic advancement and overall development (Baro et al. 2020). Baro et al. (2020) underscore that a multitude of schools in Nigeria grapple with substantial challenges encompassing mismanagement, managerial ineptitude, absence of effective leadership, and constrained capabilities. The pervasive presence of corruption inflicts enduring hardship upon underserved communities, placing an additional burden on users of public services, eroding government revenues, and undermining the calibre and worth of education. The United Nations Educational, Scientific and Cultural Organization (UNESCO, 2000), has established a worldwide consensus on essential objectives to be achieved, targeting the educational needs of all children, youth, and adults. A core tenet underlying these aspirations is the recognition of education as an intrinsic human right and a pivotal driver of sustainable development, serving as an essential conduit for active engagement in the global economy. To realize these ambitions, it is imperative to establish responsible educational governance systems and maximize the effective utilization of existing financial resources. However, these endeavours are hindered by a prevailing global trend of financial mismanagement, significantly impacting the financial dynamics of schools (Alao et al., 2019; Altbach et al., 2019; Ogunode et al., 2022; Odigwe & Owan, 2019).

Financial mismanagement in educational institutions is defined within the literature as the inadequate handling of financial resources within schools. Concurrently, maladministration is characterized by corrupt actions, corruption denotes illicit behaviour by individuals in positions of authority, and misappropriation refers to the dishonest diversion of funds for personal use (Igiebor, 2019). These terms are often used interchangeably. Within the educational sphere, Mismanagement is recognized as a global phenomenon involving corrupt practices, resulting in non-compliance with administrative rules and stipulations. Mismanagement, as a

legal concept, refers to the failure of school principals or other relevant officials to effectively fulfil their financial duties. This failure could stem from either unintentional factors, such as errors, incompetence, negligence, or carelessness in financial management and reporting. Alternatively, it might arise from deliberate actions, as seen in cases involving bribery, illegal activities, and the misuse of public resources for personal gain (Igiebor, 2019). Financial mismanagement can be closely linked to concepts such as mismanagement, inefficiency, incompetence, malpractice, and dishonesty. This perspective is echoed by Talane and Pillay (2013), who emphasize that financial mismanagement encompasses a range of behaviours, including the improper use of funds, negligence in adhering to established processes, and a failure to provide financial reports to both parents and other School Governing Body (SGB) members. Therefore, an exploration of the perspectives of various stakeholders within the educational system regarding the root causes of financial mismanagement is deemed of paramount importance, of which the present study aimed to investigate the underlying factors of financial mismanagement in Nigerian public schools, using insights from key stakeholders in Calabar Metropolis.

Methodology

Research Design

The research employed a qualitative research approach to delve deeply into the underlying factors contributing to financial mismanagement, as seen from the viewpoints of the participants. The decision to utilize qualitative research methods was driven by the intention to gain profound insights and capture the perspectives of school principals, finance officers, and departmental officials. This approach aligns with the support of Bryman (2012), who advocates for qualitative research techniques. VanderStoep and Johnston (2009) emphasize that a qualitative research approach is focused on offering a more comprehensive, intricate, and detailed comprehension, accompanied by a narrative portrayal of the phenomenon as it unfolds in its natural context.



Data Collection

Detailed, semi-structured interviews were undertaken to gather information regarding the viewpoints and firsthand encounters of financial mismanagement cause in public schools from principals, finance officers, and departmental officials. Both principals and school finance officers play pivotal roles in overseeing and utilizing school finances. Likewise, departmental officials are integral to overseeing the proper utilization of school funds. According to Silverman (2011), qualitative interviewing serves as an effective research approach for tapping into individuals' attitudes and values aspects that might not be readily observable or accommodated through formal questionnaires. The interview questions, therefore, facilitate a more comprehensive exploration of interviewees' perspectives, their interpretation of events, insights, personal experiences, and opinions concerning the factors contributing to financial mismanagement within public schools.

Sampling

Purposeful sampling was deemed appropriate for this study due to the emphasis on obtaining rich and detailed information from participants who possess the ability to offer firsthand accounts of their experiences and critical insights. This method is most effective when working with a small group of knowledgeable individuals (Babbie, 2013). To achieve this, in-depth semi-structured interviews were carried out in six randomly selected secondary schools, involving a purposefully chosen group of 18 participants. This selection included six public secondary school principals, six finance officers situated within the schools, and six departmental officials responsible for daily financial matters within Calabar Education Zone.

Participating individuals were guaranteed anonymity and confidentiality of their information. They were also informed of their right to withdraw from the study at any stage. The overarching objective was to enhance the comprehension of financial mismanagement practices and issues of non-accountability. The research commenced with engaging school principals as gatekeepers, followed by finance officers. Departmental officials were

interviewed at their respective offices. A uniform set of questions was administered to all participants to gather data, ensuring diverse perspectives and insights were captured.

The interview data was meticulously recorded and transcribed verbatim for comprehensive analysis. This approach aided the researcher in capturing and later scrutinizing the collected data. To ensure the reliability and credibility of the findings, several strategies were employed: (i) extended field engagement to faithfully portray participants' perceptions and experiences; (ii) peer debriefing for critical review of the research document to enhance accuracy; and (iii) member-checking, where researchers returned to participants to validate findings and descriptions, which were augmented with direct quotes from participant responses.

Data Analysis

Thematic analysis was opted for as the optimal technique for scrutinizing the feedback provided by the involved stakeholders regarding their viewpoints and real-life encounters related to potential origins of financial mismanagement within public schools. This analytical approach was chosen to effectively uncover, define, examine, and articulate patterns and categories of themes that are evident within the collected data (Braun & Clarke, 2006). From this analytical process, the ensuing themes were identified as prominent factors contributing to instances of financial mismanagement in public schools: incompetency lack of financial policies within schools, temptations, inadequate oversight and regulation of funds, lack of legal awareness, negligence of principals and departmental officials in addressing financial mismanagement, dishonesty and transparency deficiency. To ensure the confidentiality of the chosen individuals, labels were assigned to the comments such as;

P= principals,

FO = financial officers,

DO = departmental officials.

Result and Discussion

In this study, the perspectives of principals, finance officers, and departmental officials concerning the underlying causes of financial mismanagement within public schools



were presented. Subsequently, to gain insight into participants' viewpoints and experiences regarding these causes, an approach involving an interpretation of emerging themes was employed. This interpretation process involved correlating participants' accounts with existing literature and juxtaposing responses from diverse data sets. The ensuing discussion focuses on the themes that emerged from this data analysis.

Incompetency

Many participants expressed during interviews that members of school governing bodies and principals lacked the essential competencies required for proficiently handling school finances, thus pinpointing this deficiency as a primary driver of financial mismanagement in public schools. The subsequent excerpts demonstrate the provided responses on this matter: According to P1, "the primary reason for mishandling finances is the absence of familiarity with financial regulations and guidelines." According to FO1, the elements contributing to financial mismanagement within her educational institution are attributed to "limited comprehension of legalities, financial policies, and prescribed financial protocols by both school principals and members of the governing body." P3's viewpoint emphasized that individuals such as "educators, principals, governing body members, and financial officers lacking financial and accounting proficiencies" play a role. P5 pointed out that "school principals and governing body representatives who lack a clear grasp of their legally obligated financial responsibilities." DO1 remarked that "insufficient knowledge, competencies, and comprehension of regulations and directives by school principals, governing body members, and financial officers" are evident.

The responses indicate that the participants should have received thorough training from the Department to enhance their capacities and skills. These findings align with the conclusions drawn by White and van Dyk (2019). These studies reveal a consistent theme of inadequate skills and understanding in financial management. School principals and governing body members struggle to comprehend their financial responsibilities within schools, leading to inconsistent interpretations and approaches to budgets and

audited financial statements. Moreover, uncertainty prevails in schools regarding the correct interpretation of existing legislation. Dichev and Dicheva (2017) also point out that numerous principals and governing body members face significant pressure when it comes to financial management due to their lack of financial knowledge, skills, and expertise, which hinder their ability to devise practical solutions to financial issues.

Lack of Financial Policies within Schools

One of the points brought up pertained to the absence and breach of financial policies. According to P1, "the absence of both the finance policy and transportation tariffs would essentially invite financial mismanagement." DO4 also emphasized that "principals collaborate with SGBs and teachers to deliberately neglect their financial regulations, breach budget limits, and disregard financial regulations, all for personal gain using government funds." In a similar vein, FO5 remarked that "while the school finance policy and transportation tariffs exist, they are not adhered to." DO6 echoed this sentiment, stating that "schools establish budgets and finance policies with standardized tariffs for stakeholders, yet these protocols are not followed." Elaborating on this, FO1 mentioned, "We possess a finance policy outlining the tariffs, though regrettably, adherence is lacking." Adding to this discourse, FO3 noted that "with the principal's assistance, the SGB wilfully violates the finance policy."

As asserted by Aina and Bipath (2020) the governing body of any public school must establish comprehensive policies and protocols aimed at proficiently and economically overseeing the school's financial matters. Additionally, the school governing body is responsible for implementing monitoring and evaluation mechanisms to ensure the accurate execution of these policies and procedures, along with corresponding reporting. Clarke (2012) further contends that a fundamental objective of the school's financial policy is to establish a framework of controls, incorporating checks and balances, to ensure the protection and proper administration of the school's finances. The overarching goal of such a control



system is to minimize the potential for mismanagement and fraudulent activities.

Temptations

The viewpoints of most participants suggest that the role of temptation is significant in instances of financial mismanagement. Predominantly, the principals within the chosen schools displayed integrity by accepting responsibility for the financial mismanagement prevalent in their institutions. These principals acknowledged that the misappropriation of school funds by principals, teachers, and SGB members arises from succumbing to the allure of such actions. P1 illustrated this by noting that "at times, we as principals claim excessive amounts for transportation, engaging in unnecessary trips due to the lure of personal gain." P2 observed that "both principals and teachers are enticed to engage in risky undertakings that lead them into complications." P6 also noted the presence of "temptation and inadequate financial management skills." Correspondingly, DO1 concurred with these sentiments, offering the following explanation: "Temptations and personal gains are prevalent. Principals sometimes take financial records to associates for auditing, leading to potential manipulation of audit results. They collaborate with auditors to conceal financial irregularities." The subsequent contribution was provided by DO2: "As previously mentioned, the root cause stems from the allure present within the SGB. Certain SGB members view schools as sources of funds to fulfil their desires. Some principals perceive school finances as supplemental personal income. In such cases, ethical considerations and integrity are often neglected in favour of pursuing illicit gains." FO1 pointed out that "temptations result in exaggerated transportation claims and inflated pricing." FO2 contributed by stating that "principals yield to temptation and fabricate unnecessary journeys, expenses, and price hikes." DO6 reaffirmed this notion, indicating that "many principals succumb to temptation and collaborate with teachers to authorize transport claims. In several instances, principals endorse payments without conducting proper verification."

It is evident from the participants' viewpoints that there exists a prevailing perception that principals, teachers, and SGB

members within public schools often face the lure of engaging in illicit activities linked to school finances. The majority of participants (DO1, P3, P4, and P6) suggest that temptation plays a pivotal role in giving rise to unwarranted claims for transportation and catering expenses. Instances of financial misconduct such as mishandling funds obtained from students, collusion, kickbacks, inflated pricing, and the endorsement of blank cheques seem to be commonplace. These conclusions align with the findings of corruption Rangongo (2016), who also contends that widespread corruption in public schools can be attributed to the enticement of temptations and inadequate financial management.

Inadequate Oversight and Regulation of Funds

Insufficient supervision and regulation were highlighted by participants as contributing factors to financial mismanagement within educational institutions. P2 articulated the matter as follows: "The principal's role as the finance manager is compromised by inadequate scrutiny and oversight, failing to identify financial irregularities. This deficiency arises from a dearth of understanding regarding financial regulations and other guidelines, combined with negligence and lack of awareness." DO1 expressed a similar viewpoint, stating: "There exists a deficiency in enforcing the current legislative frameworks, coupled with a deficiency in effective oversight and regulation from the Department's perspective." DO6 elaborated on the matter by highlighting: "The primary catalyst lies in school principals capitalizing on the absence of vigilant monitoring and regulation from the Department." P5 contributed: "Another significant obstacle revolves around the insufficient vigilance exercised by principals. A majority of principals merely prioritize signing documents, at times endorsing financial misconduct within their institutions." FO5 expanded upon this by explaining: "The negligence towards monitoring school financial records by principals is noteworthy." FO1 remarked: "Inadequate control and supervision are evident. Principals are influenced by their interests." DO6 reiterated: "The core issue stems



from the lack of oversight and control originating from the department."

A prevalent sentiment among most participants (P2, FO1, FO6, DO1, and DO5) was the identification of various activities, such as the inadequate enforcement of current laws, fund transfers, deviations from budget allocations, absence of established financial policies and committee structures, and a lack of internal control measures, as the prevailing factors leading to deficient oversight and regulation of funds. The conclusions drawn by Aina and Bipath (2020) and Anderson De Bruin (2014), further validate these findings by corroborating the notion that inadequate monitoring and vulnerabilities in the implementation of legal frameworks contribute to financial mismanagement within the context of schools.

Lack of Legal Awareness

The participants also highlighted a lack of legal knowledge as a factor contributing to financial mismanagement within public schools. The provided excerpts illustrate the responses given on this matter. FO5 observed that "financial mismanagement arises due to a lack of legal awareness driven by personal motives and the pursuit of self-enrichment, often initiated by the finance manager." In a similar vein, FO6 contributed the following: "The principal demonstrates a lack of awareness when it comes to reviewing and overseeing the school's financial records. Furthermore, there is a failure to submit monthly financial reports, attributed to the absence of certain missing receipts and invoices." FO5 provided the following commentary: "The principal consistently underestimates and disregards the authority of School Governing Bodies, insisting on the endorsement of blank cheques and cashing cheques against regulations established by the department, which prohibit such actions." DO1 noted that "neglect and a lack of legal understanding are driven by personal gains." DO3 elaborated: "Principals overlook the law, legislative requirements, and established guidelines. They fail to adhere to policies and neglect budgetary considerations." DO4 expressed dismay at the principal's behaviour: "The principal deceive the school governing body when shaping financial policies,

establishing finance committees, selecting SGB members including teachers, appointing finance and petty-cash officers, and devising budgets, all for personal advantage." DO3 reiterated: "Principals blatantly disregard legal statutes." DO5 highlighted that "a lack of legal awareness and misuse of authority is evident within SGBs." All participants, in their respective responses, voiced a unanimous perspective, affirming that lack of legal knowledge stands as a common factor exacerbating financial mismanagement within public schools.

Negligence of Principals and Departmental Officials in Addressing Financial Mismanagement

FO1 pointed out that "neglecting to report suspected financial irregularities to the department's Head of

Department (HOD) constitutes a significant manifestation of leniency that prevails within our schools." Expanding on this, DO2 detailed the situation, explaining that there is an observed lackadaisical attitude and leniency displayed by both principals and departmental officials when addressing those responsible for financial mismanagement. Additionally, finance officers often assume undue authority over financial matters, undermining the authority of SGBs and principals. These officers even instruct signatories to endorse blank cheques without the principal's awareness. DO2 emphasized that "the underlying cause is the inadequate capacity within the SGB, leading certain members to view schools as sources of financial gain to satisfy personal needs. Furthermore, some principals treat school finances as supplementary personal income, neglecting their responsibilities and disregarding expected conduct. SGBs, in turn, lose sight of ethics and integrity, opting for illicit gains." The results suggest the presence of kickbacks, insufficient competence, absence of ethical values, and a state of leniency and indifference among principals and departmental officials when addressing individuals responsible for misconduct.

Dishonesty and Transparency Deficiency

As commented by P5, "I have noticed that the selection of principals, school governing body members, and teachers as finance officers is driven not by qualifications but by trust and



personal relationships. Unfortunately, this practice fosters dishonesty and ultimately contributes to financial mismanagement." DO1 also highlighted that "trustworthiness poses a challenge. Some principals take their financial records to friends for auditing, a situation that can manipulate audit outcomes through selective disclosure. They collaborate with auditors to conceal financial irregularities." Similarly, DO6 pointed out that "the primary factor at play is dishonesty. Individuals are driven by personal enrichment, seeking additional income beyond their regular earnings." DO6 reiterated this notion, stating that "a significant number of principals lack honesty, trustworthiness, and transparency. They exploit finance officers and teachers to approve transportation claims without proper documentation and then share the gains." The results point to an absence of the essential culture of honesty, transparency, and reliability necessary for effective financial management.

Further Discussions

This study explored the factors contributing to financial mismanagement in public secondary schools in Calabar Municipal, as perceived by principals, finance officers, and departmental officials. The prevailing consensus among these stakeholders is that the principal causes of financial mismanagement encompass incompetency lack of financial policies within schools, temptations, inadequate oversight and regulation of funds, lack of legal awareness, negligence of principals and departmental officials in addressing financial mismanagement, dishonesty and transparency deficiency. These outcomes resonate with both national and international literature discussing the underlying reasons for financial mismanagement in educational public institutions on a global scale. It is expounded that inadequate systems for accountability and transparency, lack of integrity, absence of trust, and citizens' unfamiliarity with reporting mechanisms for corrupt activities are contributors; further compounded by the lack of well-defined norms and regulations, insufficient transparency, frail supervision and internal control structures, ineffective enforcement mechanisms, and diminished managerial capacity.

Other factors include a disregard for financial management protocols for personal gain, and manipulation of audits to conceal corrupt practices (Mobegi et al., 2012; Rangongo, 2016; Rangongo et al., 2016). Specific weaknesses within the management and governance systems at the school level appear to play a role in fostering financial mismanagement in certain schools. The absence of moral values, professional ethics, and integrity when handling public funds is conspicuous. The research presents a range of potential strategies that can be adopted as directives for stakeholders, aiming to mitigate the various factors contributing to financial mismanagement in Nigerian public schools. Stakeholders should adhere to the following actions:

- i. Consistently carry out oversight and financial control, ensuring periodic disclosure of financial spending to relevant stakeholders;
- ii. Notify instances of financial wrongdoing to the school governing body, Head of Department (HOD), and the Police Services;
- iii. Enforce comprehensive financial management protocols and arrange both internal and external audits of financial records;
- iv. Entrust the Department of Basic Education with overseeing and regulating the auditing of school financial records at year-end;
- v. Engage in rigorous training focused on enhancing financial management skills and understanding of governance practices.

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