



Contribution of Financial Challenges on Job Performance of Public Primary School Head Teachers in Mabera Sub-County, Kenya

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Abstract

Institutions of basic education in different countries experience a myriad of financial challenges globally with every jurisdiction plagued by their unique set of challenges. Therefore, the objective of this study was to examine the contribution of financial challenges on job performance of public primary school head teachers in Mabera Sub-County, Kenya. The study made use of a descriptive research design. Data collection tools were questionnaires and face to face interviews which were utilized to collect both quantitative and qualitative data respectively from a population of 470 teachers and 49 head teachers from 49 public primary schools within Mabera Sub-County. The sample size was 141 teachers and 15 head teachers giving a total sample size of 156. Validity of research instruments was ensured through test-retest method. Piloting was undertaken using 2 head teachers and 15 teachers from the same sub-county but who did not form part of the study. Quantitative data was analyzed descriptively into frequencies, percentages, means and standard variations and further analyzed inferentially using Pearson product moment correlations. Qualitative data was analyzed thematically. The quantitative finding established high positive contribution ($r=.363$) of financial challenges on job performance of public primary school head teachers which was statistically significant ($p=.000$) at .05 level of significant. It was concluded that, financial challenges contribute to job performance of public primary school head teachers. The finding may contribute to a better understanding of financial challenges among head teachers, hence promote their performance outcomes.

Key words: *Financial challenges, Job performance, Head teachers.*

Introduction

A study addressed by Hayes, Elder and Buyat (2020) pinpoint financial problems as one of the major issues affecting performance of head teachers. The study identified delay of disbursing funds, overcrowding, inadequacy of facilities, inadequate funds to support all students and embezzlement of funds as the main challenges facing the implementation of Education. Moreover, delayed disbursements by the government, over-enrollment in classes and limited teaching and learning facilities contribute negatively to head teachers' job performance thus compromising the performance of teachers.

Financial challenges are a hurdle to the effective running of educational institutions (Mpolokeng, 2011). Where finances are adequate and properly managed, programs in schools run efficiently. In contrasts, financial challenges cause low morale and affect the performance of teachers and students. Inadequate financial management skills and poor financing on the performance of head teachers also influence head teachers' job performance. Financial management skills encompass the knowledge and ability to properly understand, manage and budget appropriately for available financial resources.

Shahzad, Kashif and Ali. (2019) investigated financial managerial skills as one of the financial challenges contributing to head teachers' job performance. and accelerated secondary school performance in District of Sahiwal. Financial management is preparing, directing, and managing the monetary activities of an institution and it has become necessary for the educational managers to have good financial management skills. Head teachers' financial management skills facilitate the overall performance of school based on students' attendance, teachers' attendance, results of different classes and the rate of drop out of the students.

Aina and Bipath (2023) studied school financial management and found that the mismanagement of school funds is largely due to principals and the School Governing Bodies (SGB) in many schools not having good working relationships with stakeholders and lacking the necessary financial skills, more specifically in schools in townships and rural areas. Financial management of fee-paying schools differs from no-fee schools situated in townships and rural areas. In many schools, limited financial skills are barriers to effective financial decisions.

Financial Records Keeping is another financial management skill that may contribute to head teachers' job performance. Elujekwute, Ominyi and Uwalaka (2021) studied the influence of school records keeping on the management of secondary schools in Nigeria. The findings revealed that school records keeping have significant influence on financial management; facilities' management and staff discipline in Secondary Schools.



Ngetich (2019) studied the influence of public primary school head teacher's financial management skills on implementation of school projects. The study indicated that head teachers' level of training affects the competence in sourcing of funds, majority of school heads have attended training in financial management skills, experienced to a larger extent in budgeting skills and are conversant to public and procurement Act of 2005 thus enhancing their efficiency in procurement.

Onyango, Alala and Osano (2024) studied the effects of fund disbursement on financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya. The study employed a descriptive research design with mixed methods approach and a target of 100 respondents; two per school (school bursar, accounts clerk, and school principal). Primary data was collected using a closed-ended questionnaire, while secondary data was extracted from audited financial statements for public secondary schools. Data analysis involved descriptive statistics such as frequency tables, mean, and standard deviation, while inferential statistics included correlation analysis, multiple regression, and hierarchical regression. The findings of this research may be of great importance to public secondary school administrators, managers of various financial institutions, and school suppliers wishing to deliver items to the public secondary schools on credit terms.

Likewise, Poor Budgetary skills may contribute to head teachers' job performance. Ochanda, Musau and Mbuva (2023) studied budgeting skills and accountability of public primary schools in Kakamega County, Kenya. The study was anchored on stewardship theory and public budget theory. The study's target population comprised 883 public primary schools in Kakamega County. Coefficient of variation and stratified random sampling were employed to sample out 35 schools. A self-structured questionnaire with closed ended questions was used to collect primary data. Study participants comprised school heads, Board of Management chairpersons and accounts clerks from 35 public primary schools in Kakamega County. Both descriptive and inferential statistics were applied to analyze the study data. Results indicated that budgeting skills have a positive relationship with accountability.

Similarly, Financial Decision-making skills may contribute to head teachers' job performance. Marakis (2021) studied the effect of teacher participation on decision-making processes on performance in secondary schools in Mombasa County, Kenya. The study used mixed methods approach involving both qualitative and quantitative research methods. The study targeted 474 teachers in 24 public schools in the County. Data were obtained through questionnaires. Descriptive statistics were used to analyze data using mean, frequencies, standard deviation and percentages and the findings were presented using tables. The study found that teachers were partially involved in the decision-making process in the school since they participated mostly in one area more than the others.

Finally, Fund Inadequacies may contribute to head teachers' job performance. Odundo and Rambo (2013) investigated how factors such as inflation, fuel shortages, droughts and other factors cause poverty resulting into both the inability of school goers to raise fees as well as the school's inability to fully benefit from school-based income generating activities. The research suggested that when students are unable to pay fees and default, and the school is also unable to cover the shortfall through its income generating activities, the school because "difficult" to run, teachers are not paid in time and absenteeism among learners increase. This hampers the performance of schools.

Methodology

This study utilized descriptive research design. The rationale of employing descriptive research design are the advantages and ease it offers in observing, documenting, and describing characteristics, behaviors, and attributes of a particular phenomenon, group, or situation.

Population of the study consisted of elements where information for the study can be obtained, (Mugenda & Mugenda, 2019). As per the 2024 Maberu Sub-County Education Office Report, there were 49 operational public primary schools, headed by 49 head teachers. In the present study 49 head teachers and 470 teachers formed the target population in Maberu Sub-County.

Table 1: Target Population

Zones in the Sub-County	Teachers per Zone	Head Teachers per Zone
Maberu	100	12
Masaba	230	23
Isibania	140	14
Total	470	49



Sample size represents all the elements or units which meets selection standards for a collection to be looked upon and from which research sample is used for comprehensive assessment (Dunn, 2023) while sampling is the approach of choosing people including organizations and people from a population of interest to enhance understanding.

Zones in Maberu Sub-County were stratified into 3. Thereafter, 30% of teachers and head teachers per zone were selected through simple random sampling (Mugenda & Mugenda, 2013). According to Mugenda and Mugenda (2013), a portion of the study population can offer valid insights that are a representative of the whole. Teachers and head teachers were picked randomly from the sampled zones until the required 141 teachers and 15 head teachers were reached. Therefore, the total sample was 156 participants. Simple random sampling ensures that each participant was given equal and independent chance of being included in the sample.

In the quantitative phase of data collection, a set of questionnaires were used to collect data during the study. Questionnaires are considered suitable for the study as they can be administered to a large number of respondents hence a short time is taken in data collection. Moreover, they guarantee high response rates (Mugenda & Mugenda, 2019).

The study used semi-structured interviews to collect qualitative data. According to Creswell (2018), interview guide allows the researcher to engage in conversation with participants through more down-to-earth questions, while the participants are also allowed to express themselves freely on their experiences. The rationale for the use of this technique was that it uncovered rich descriptive data on the personal experiences of participants, and it also enabled the researcher to gauge the accuracy and genuineness of the responses (Holloway & Wheeler, 2010).

Results and Discussion

The study sought to examine the contribution of financial challenges on job performance of public primary school head teachers in Maberu Sub-County, Kenya. To achieve this, the respondents were probed on financial challenges contributing to public primary school head teachers' job performance and asked to indicate their responses using the scale; 1= Very Low Contribution (VLC); 2=Low Contribution (LC); 3=Moderate Contribution (MC); 4= High Contribution (HC); 5=Very High Contribution (VHC). The results were then descriptively analyzed into Frequencies, Percentages, Means and Standard Deviations and further inferentially analyzed using Pearson correlations to establish relationships between the variables. Table 2 shows results from the respondents.

Table 2: Contribution of Financial Challenges on Job Performance of Public Primary School Head Teachers

Financial Challenges	R	RATINGS					M	SD
		VLC	LC	MC	HC	VHC		
		1	2	3	4	5		
Financial management skills	F	7	2	0	73	45	4.14	1.149
	%	5.5	1.6	0.	57.5	35.4		
Financial record keeping	F	4	9	2	50	22	4.08	1.149
	%	3.1	7.1	1.6	55.1	33.1		
Delay in fund disbursement	F	8	10	12	38	59	4.02	1.121
	%	6.3	7.9	9.4	29.9	46.1		
Budgetary skills	F	4	21	27	51	24	3.55	1.155
	%	3.1	16.5	21.3	40.2	18.9		
Financial decision-making skills	F	2	16	30	54	25	3.66	1.142
	%	1.6	12.6	23.6	42.5	19.7		
Fund inadequacies	F	4	9	15	46	53	4.06	1.111
	%	3.1	7.1	11.8	36.2	41.7		

Key: Interpretation of MR; 1.00-1.44(VLC), 1.45-2.44(LC), 2.45-3.44(MC), 3.45-4.44(HC), 4.45-5.00(VHC)

Table 2 presents the extent to which teachers responded with regards to the contributions of financial challenges on job performance of public primary school head teachers. In examining how financial challenges contribute to job performance of



public primary school head teachers, majority of the respondents (57.5%) indicated that ‘financial management skills’ have high contributions on job performance of public primary school head teachers. 35.4 percent of the respondents accepted that financial management skills have very high contributions on job performance of public primary school head teachers. Cumulatively, 92.9 per cent of the respondents accepted that financial management skills have high contributions on job performance of public primary school head teachers. Overall mean rating of the contribution of financial management skills on job performance of public primary school head teachers is 4.14 (out of a possible maximum of 5) and a standard deviation of 1.049. This indicated that financial management skills highly contribute to job performance of public primary school head teachers. The quantitative data supported the findings of Masai and Kirwok (2021) that, “most of the school heads possess insufficient skills in financial management as school managers.” However, financial management skills are very important competencies that head teachers should be acquainted with such that they are able to become competent financial management staffs with enhanced proficiency and effective financial management strategies.

From the qualitative data analyzed, the findings confirm that, financial management skills help head teachers to perform management tasks. During an interview with the head teachers, HT4 said that: “*Finance management skills help head teachers to perform tasks like analyzing budgets, monitoring financial transactions, calculating important metrics like financial accountability, performing predictive analytics and making purchasing and staffing decisions.*” From the sentiments of HT4, it can be deduced that, proper financial management skills can help head teachers in performing other financial matrices like accountability, analysis of financial status of a school and even financial decision making. Therefore, proper financial management skills can lead to proper job performance of the head teachers.

In Table 2 majority of the respondents (55.1%) indicated that ‘financial record keeping’ has a high contribution on job performance of public primary school head teachers. 33.1 per cent of the respondents accepted that financial record keeping has very high contribution on job performance of public primary school head teachers. Cumulatively, 88.2 per cent of the respondents accepted that financial record keeping skills have high contribution on job performance of public primary school head teachers. Overall mean rating of the contribution of financial record keeping on job performance of public primary school head teachers is 4.08 (out of a possible maximum of 5) and a standard deviation of 1.109. This indicated that financial record keeping highly contributes to job performance of public primary school head teachers. The quantitative findings supported the findings of Elujekwute *et al* (2021) that, “school records keeping have significant influence on financial management; facilities management.” Therefore, the quantitative findings suggested that proper financial record keeping lead to head teachers’ better financial performance.

Qualitative findings from the interviews revealed how important financial record keeping is to the head teachers. During an interview, HT7 echoed that: “*Important school financial information is kept by the head teacher in form of documents, both physical and electronic, that show transaction dates and amounts, contracts and other legal documents. These records contribute to head teachers’ job performance.*” The echoes of HT7 indicate that properly developed financial records can facilitate head teacher’s job performance. The documents are able to reveal all the transactions made within a particular period of time thereby giving them ample time to account for the finances.

In Table 2 majority of the respondents (46.1%) indicated that ‘delay in fund disbursement’ has very high contribution on job performance of public primary school head teachers. 22 per cent of the respondents accepted that delay in fund disbursement has high contribution on job performance of public primary school head teachers. Cumulatively, 76 per cent of the respondents accepted that delay in fund disbursement has high contribution on job performance of public primary school head teachers. Overall mean rating of the contribution of delay in fund disbursement on job performance of public primary school head teachers is 4.02 (out of a possible maximum of 5) and a standard deviation of 1.121. This indicated that delay in fund disbursement highly contributes to job performance of public primary school head teachers. The study supported the findings of Koskei (2017) that “delay in disbursement of funds significantly influenced the management of schools by the head teachers.” Therefore, the findings indicated how delay in fund disbursement by the MoE to primary schools adversely affects functions of the school in general and that of the head teachers in particular.

From the analyzed qualitative data, the findings revealed that, delays in fund disbursement by the government negatively affect job performance of school heads. During an interview with the head teachers, HT11 expressed that:

Disbursement is an act of paying out money by the MoE to school accounts. In most cases the capitation delays to the extent that very little percentage is released to schools towards the end of the term instead of being released at the beginning. Delay in disbursement leads to cash constraints hence affecting the functions of the school as performed by head teachers.

Expressions of HT11 point out the delay in capitation by the government. Such delays affect job performance of head teachers



with regards to teaching resource mobilization, curriculum support, support staff attunement, infrastructural development among others.

In Table 4.6 majority of the respondents (40.2%) indicated that ‘budgetary skills’ have high contribution on job performance of public primary school head teachers. 18.9 per cent of the respondents accepted that budgetary skills have very high contribution on job performance of public primary school head teachers. Cumulatively, 59.1 per cent of the respondents accepted that budgetary skills have high contribution on job performance of public primary school head teachers. Overall mean rating of the contribution of budgetary skills on job performance of public primary school head teachers is 3.55 (out of a possible maximum of 5) and a standard deviation of 1.155. This indicates that budgetary skills highly contribute to job performance of public primary school head teachers. The study supported the findings of Ogochukwu (2020) that, “principals should implement school budget to enhance financial management in public schools.” Therefore, the quantitative findings discovered that budgetary skills are instrumental for head teachers’ financial functions like allocating money into various vote heads.

From the verbatim quotes, the qualitative findings confirmed that, budget drives other financial functions within a school setting. During an interview with the head teachers, HT1 had this to say: ‘*Head teachers should have the ability to adopt a proactive approach towards managing school funds. Budgeting skills go hand in hand with financial decision making. Both help the head teacher to allocate money such that expenditures do not exceed the income.*’ From the excerpt of HT1, it is imperative to confirm that budgetary skills drive other financial management skills. Therefore, head teachers should possess requisite budgetary skills in order to properly utilize school funds to the betterment of the entire school community.

In Table 2 majority of the respondents (42.5%) indicated that ‘financial decision-making skills’ have high contribution on job performance of public primary school head teachers. 19.7 per cent of the respondents accepted that financial decision-making skills have very high contribution on job performance of public primary school head teachers. Cumulatively, 62.2 per cent of the respondents accepted that financial decision-making skills have high contribution on job performance of public primary school head teachers. Overall mean rating of the contribution of financial decision-making skills on job performance of public primary school head teachers is 3.66 (out of a possible maximum of 5) and a standard deviation of 1.142. This indicates that financial decision-making skills highly contribute to job performance of public primary school head teachers. The quantitative findings supported that of Marakis (2021) that, “teachers were partially involved in the decision-making process in the school since they participated mostly in one area more than the others.” Therefore, the financial decision making was solely a function of head teachers as viewed by other members of staff; hence head teachers should use the skills to improve their school performance.

From the analyzed qualitative data, the findings confirm that, financial decision-making skills are just as important as other financial management skills. During an interview with the head teachers, HT9 said that: ‘*Financial decision-making is a crucial aspect of school management. It involves choosing between available alternatives to achieve school financial goals. From budgeting to project choices, every decision impact financial stability and growth of a school and head teachers’ job performance*’ The sentiments of HT9 revealed that every decision impact financial stability and growth of a school and head teachers’ job performance. Therefore, head teachers should be properly equipped with the requisites skills they can utilize towards school financial management.

In Table 2 majority of the respondents (36.2%) indicated that ‘fund inadequacies’ have high contribution on job performance of public primary school head teachers. 41.7 per cent of the respondents accepted that fund inadequacies have very high contribution on job performance of public primary school head teachers. Cumulatively, 77.9 per cent of the respondents accepted that fund inadequacies have high contribution on job performance of public primary school head teachers. Overall mean rating of the contribution of fund inadequacies on job performance of public primary school head teachers is 4.06 (out of a possible maximum of 5) and a standard deviation of 1.111. This indicated that fund inadequacies highly contribute to job performance of public primary school head teachers. The study supported the findings of Sidibé *et al* (2022) that, “budget allocated to public primary schools is not sufficient enough to have a mass and quality education.” Therefore, the findings were in line with the quantitative findings that, fund inadequacies contribute to head teachers’ job performance.

During an interview with the head teachers, majority of them echoed that inadequate funding of public primary schools by the MoE has various effects on head teachers’ job performance. In order to shade more light on this, HT13 said that:

Inadequate funding of public primary schools by the MoE has various effects. Insufficient funds can lead to the underfunding and poor management of education programs, affecting their accreditation and quality assurance. Inadequate funds greatly affect functions of school heads to the extent that they levy parents to support school projects. This is contrary to the demands of FPE.



The sentiments of HT13 explain that inadequate funds affect all round performance of primary schools and since head teachers are the custodians of school performance, their performance are affected too.

Overall Contribution of Financial Challenges on Job Performance of Public Primary School Head Teachers

A study was carried out to determine the correlation between Financial Challenges and Job Performance of Public Primary School Head Teachers using a two tailed Bivariate Pearson Correlation analysis. The findings are shown in Table 3.

Table 3: Overall Contribution of Financial Challenges on Job Performance of Public Primary School Head Teachers

Independent Variable	Inferential Statistical Test	Correlation with Job Performance
Financial challenges	Pearson Correlation	.363
	Set Sig. (2-tailed)(α)	.05
	Observed P value	.000

Table 3 shows the overall contribution of financial challenges on job performance of public primary school head teachers. The findings show that there is high contribution ($r = .363$) of financial challenges on job performance of public primary school head teachers. There is enough statistical evidence (observed $P = .000 < .05$) to support the high contribution of financial challenges on job performance of public primary school head teachers.

Conclusion and Recommendation

Quantitative findings established that there is high contribution ($r = .363$) of financial challenges on job performance of public primary school head teachers. There is enough statistical evidence (observed $P = .000 < .05$) to support the high contribution of financial challenges on job performance of public primary school head teachers. In conclusion, financial challenges contribute to job performance of public primary school head teachers. It was recommended that, MoE should disburse enough funds to schools in time as head teachers undergo training on best financial management practices.

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