



Entrepreneurial Activities as Sources of School Income in Kwekwe District Secondary Schools

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Abstract: This study was motivated by numerous reports on inadequate financial resources in schools. Pragmatic Research Paradigm, Mixed Methods Research (MMR) approach, and explanatory sequential mixed methods research design guided the study. The study involved 56 secondary schools in 30 clusters in Kwekwe District of Zimbabwe. Disproportionate stratified sampling was employed to come up with four (4) clusters from which respondents and participants were drawn. The population of the study was 570 financial management school officials. A sample of 61 respondents answered close-ended questionnaires while a sample of 19 participants answered interviews questions. Statistical Package for Social Science (SPSS) version 20 was used to analyse quantitative data. Data derived from interviews was analysed using ATLAS.ti. Results of the study showed that sources of finances in Kwekwe District secondary schools were, parents, school projects, central government, non-governmental organisations, and alumni. Major impediments to financing secondary schools in Kwekwe District were, Covid 19 interruptions, delays in fees and levies payment, lack of viable income-generating projects, inflation, economic hardships, government education policy on exclusion of fees defaulters, and engagement of unscrupulous debt collectors. The study concluded with recommendations on revisiting government policy on fee defaulters and recommendations on capacity building of stakeholders on supplementing the school budget through entrepreneurial activities.

Keywords: Entrepreneurial, School Income, Kwekwe District, Secondary schools, Finance

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1. Introduction

Adequate financing of educational institutions has a huge impact on any human society. In the global perspective, it is an undeniable fact that the progress of a nation is very much dependent on the education of its citizens. Numerous studies across countries have suggested that the effective running of schools depends on available financial resources (Baker, 2021; Olorunsola & Belo, 2018; Parker-Jenkins et al., 2019). The availability of school financial resources is critical in shaping policies and practices in public education (Sipahioglu, 2023). Lack of sound financing of education in school management affects the extent to which lessons get delivered and this may harm pupils' performance.

2. Literature Review

The literature for the study was reviewed under the themes, of sources of school finance, challenges faced by schools in mobilising school resources, and financing of schools in Zimbabwe.

2.1 Sources of school finance

Many studies have revealed sources of school financial resources. Sipahioglu (2023) carried out a case study in Turkey on school financing. The study revealed that the central government which was the main initial source of schools' funds provided inadequate financial resources and schools had to supplement inadequate budgets from

the central government. Participants in Sipahioglu's (2023) study submitted that parent-school associations (33%), philanthropists (23%), non-governmental organisations (16%), social, cultural, and sporting activities (13%), and projects, and charity events outside of school hours (13%) supplemented school budgets from central government. Similarly, Amos and Koda's (2018) findings in Tanzania and Kiarie, Gesimba, and Mwaura's (2019) findings in Kenya revealed that school-based income-generating activities were alternative ways of producing additional funds to solve school financial problems.

Sidibé, Gao, and Jaiteh's (2022) assessment of the funding and quality of education in public primary schools in Mali revealed that school budgets in Mali were not adequate to provide quality education for primary school children. The schools' sources of finances were the central government, external funders, and local

funders. External funders consisted of international governmental organisations, and non-governmental organizations (NGOs). Local funders were mainly parents who were charged fees in the form of tax revenues by their School Management Committees. Sidibé, Gao, and Jaiteh's (2022) study revealed that these three sources of school finance failed to adequately meet school budgets.

Barus and Guchi's (2023) library research in Indonesia on the effectiveness of financial management in Islamic Educational Institutions revealed that school financial resources came from the government, the community, students' parents, and alumni.

Table 1 shows a framework for sources of school finances as revealed in related literature.

Table 1: Framework on sources of school finance

	Internal sources of school finance		External Sources of School Finances:			
			Entrepreneurial sources of school finance			
Key players	Central government	Parents	Non-governmental organisations and international organisations	School income generating projects	Communities	Alumni
Examples	➤ School grants	➤ Pupils' fees and levies	➤ Donations to areas of need	<ul style="list-style-type: none"> ➤ Income from Agriculture ➤ Income from Sports competitions ➤ Income from charity events ➤ Income from Arts and culture exhibitions 	➤ Donations by churches to areas of need	➤ Donations to areas of need by former students

Source: The authors developed the Framework based on qualitative and quantitative data of the present study.

2.2 Challenges faced by schools when mobilising school financial resources

Numerous studies have revealed challenges faced by schools when mobilising school financial resources. Muzyamba and Changala's (2019) studies in the Chipata district in Zambia indicated erratic and inadequate funding by the government. The study also revealed that pupils in Chipata district failed to pay fees in full. Similarly, Cherotich, Atoni, and Munyua's (2020) study on strategies for financial resource mobilisation in public secondary schools in the Kapenguria constituency of

West Pokot County Kenya, identified parents, Non-Governmental Organisations (NGOs), income generating projects, and alumni as sources of school finances. The study further revealed that school fees from parents were the main source of school income. In terms of payments, some pupils did not pay fees on time because their parents/guardians were poor and could not raise fees when the term began. These parents/guardians either staggered payments or never completed paying fees throughout the term. Fees collected from parents/guardians were not sufficient to cater for school operations. Cherotich, Atoni, and Munyua's (2020) study also reported that pupils to a very large extent paid school

fees on time because parents were aware of the importance of timely fee payment which guarded against disruption of students' studies. Cherotich, Atoni, and Munyua's (2020) study further revealed that the government's contribution to financing education was insufficient and was characterised by late disbursements to schools. The study further revealed that economic hardships contributed to poor school financing by members of the community such as Non-Governmental Organisations (NGOs), alumni, and well-wishers such as churches. Shortage of land and location of schools in a semi-arid region contributed to schools not engaging in agricultural projects as part of income-generating projects.

Robina, Benard, and Jack (2018) observed that newly appointed school heads in Kenya experienced school budget challenges emanating from inflation; poor levy payment by parents, inadequate financial skills among school officials responsible for financial management, negative influence from sponsors and other stakeholders, and employment of unqualified accounts clerks in schools. Similarly, Nachinguru and Mwila's (2023) studies on financial resource management, status, and challenges in public secondary schools in Kinondoni municipality in Tanzania revealed that there were times when politicians interfered when school officials were drawing school budgets. Some decisions made by heads of schools ended up being a result of the influence of politicians and not their own will.

Tenha (2022) examined work relationships between School Development Committees (SDCs) and school heads in Goromonzi district in Mashonaland East Province in Zimbabwe. The study revealed that people often elected to School Development Committee positions did not have school financial management knowledge and a clear understanding of the education system. A climate of mistrust existed between newly appointed School Development Committee members and School Development ex officio members, the school head, senior teacher, and deputy head. Some of the newly appointed parent School Development Committee members came into office with preconceived ideas that there was misuse of funds at the school.

Namusisi and Buluma's (2022) studies in Uganda revealed that Covid-19-induced lockdowns resulted in some parents losing jobs and failing to pay fees. Covid-19-induced lockdowns resulted in schools supplementing school budgets with funds from school farm income-generating projects which had both animals and crops such as goats, chickens, vegetables, bananas, beans, and maize. Alumni also raised additional funds which assisted the running of the school during the Covid-19 lockdown. Covid-19 prevented face-to-face lessons and as a result, parents decided not to continue paying their children's fees. Some parents resisted paying fees when schools were asked to re-open in phases.

2.3 Financing of schools in Zimbabwe

The Constitution of Zimbabwe Amendment (No 20) Act 2013 says that every citizen and permanent resident of Zimbabwe has the right to basic state-funded education. In the same vein, section 5 of the Education Amendment Act, 2020 entitles every child in Zimbabwe to compulsory basic state-funded education. The government is expected in terms of section 5 of the Education Act 25:04 to provide grants and other subsidies to schools.

Sections 13, 14, and 21 of the Education Act 25:04 empower responsible authorities of schools to charge fees and levies to parents of pupils enrolled in their schools. These fees and levies should however be approved by the Secretary for Primary and Secondary Education in terms of section 21 of the Education Amendment Act, 2006. Chikoko and Mthembu (2020) submit that Zimbabwe has since 1991 introduced cost-sharing in financing education. Zimbabwe has done this by allowing School Development Committees to charge parents for their pupils' fees and levies. Chikoko and Mthembu (2020) note that Government funding to schools has significantly dwindled since the introduction of cost-sharing measures in 1991.

Sections 5(1 – 2) of the Education Amendment Act, (2020) declares compulsory education for children by positing that every child is entitled to compulsory basic state-funded education and any parent who deprives his or her child of the right to basic state-funded education shall be either fined or imprisoned for a period not exceeding two years. Section 68 C of the Education Amendment Act 2020 prohibits the exclusion of any pupil from school on the grounds of not having paid fees and levies.

Without proper financing in its secondary schools Zimbabwe's vision to be the leading provider of 21st Century inclusive quality education for socio-economic transformation by 2030 and its mission to provide equitable, quality, inclusive, relevant, and competence-driven primary, secondary, and non-formal education would not be achieved. It is against this background that this study explored entrepreneurial activities as sources of school income in Kwekwe district secondary schools. Zimbabwe has the quest to provide 21st-century inclusive quality education for socio-transformation by 2030.

3. Methodology

The study on Kwekwe District secondary was guided by the Pragmatic paradigm, Mixed methods research (MMR) approach, and explanatory sequential mixed methods research design. The study adopted the Pragmatic paradigm because the paradigm uses both quantitative methods (such as a survey) and qualitative methods (such as interviews) to gather data (Creswell & Plano Clark 2018). Mixed Methods Research (MMR) is

defined by Creswell, and Plano Clark (2018) as a research approach that incorporates a quantitative research approach and qualitative research approach to address research questions in an appropriate and principled manner. The advantage of the Mixed Methods Research (MMR) in this study was that it complemented the strengths of a single design and also overcame the weaknesses of a single design (Foster, 2023). Proponents of mixed methods submit that using both quantitative and qualitative data can potentially increase the validity, generalisability, and depth of the results (Bell, Warren, & Schmidt, 2022; Cropley, 2023). The study on Kwekwe District secondary schools employed the explanatory sequential mixed methods research design. Creswell and Creswell, (2018) submit that the explanatory sequential mixed methods research design is a descriptive research design in which the quantitative phase of the study informs the qualitative phase.

The target population of the study was 570 secondary school officials in charge of financial management in 30 clusters housing 56 secondary schools in the Kwekwe District of Zimbabwe. One district in Zimbabwe was targeted because secondary school officials were spread over a wide geographical area (Sharma,2023). The huge geographical area was difficult to access because of Covid-19 restrictions, costs involved, and time limitations. Different roles of school officials enunciated in policy documents guided the purposive sampling of respondents and participants in this study.

The researcher identified four (4) classes of homogenous groups of clusters in Kwekwe District. These were clusters with boarding schools in rural areas (3); clusters with boarding schools in urban areas (2); clusters with day schools only in urban areas (4), and clusters with day schools only in rural areas (21). The study employed stratified sampling to come up with a sample of clusters to be studied in the Kwekwe District of Zimbabwe. Sharma,2023 advances that stratified sampling is a probability sampling technique in which the target population is first separated into mutually exclusive homogeneous strata (segments), and then elements are selected through simple random sampling from each stratum (segment). The main advantage of stratified sampling was that it gave better accuracy of results as compared to other sampling methods (Bhardwaj, 2019). Bhardwaj (2019) and Sharma (2023) identify two types of stratified sampling techniques. These are

proportionate stratified sampling and disproportionate stratified sampling. The research on Kwekwe District secondary schools employed disproportionate stratified sampling. Disproportionate stratified sampling was adopted because there was concern about under-representing smaller subgroups (Sharma, 2023) such as clusters with boarding schools in rural areas (3); clusters with boarding schools in urban areas (2), and clusters with day schools only in urban areas (4).

One (1) cluster was randomly selected from each of the four classes of secondary school clusters. Each cluster had an average of two (2) secondary schools. Eight (8) (14%) secondary schools participated in quantitative data collection and four (4) (7%) secondary schools participated in the quantitative phase. These clusters represented the general landscape of the distribution of secondary schools in the Midlands Province and Zimbabwe. A sample of 61 respondents answered close-ended questionnaires in the quantitative phase. A sample size of 4(13%) clusters out of 30 clusters, 8(14%) secondary schools out of 56 secondary schools and 61(10.7%) out of 570 school officials did not give results that could be generalised to secondary schools in Kwekwe District.

A sample of 19 participants was drawn from 61 respondents who answered close-ended questionnaires and answered interview questions. Statistical Package for Social Science (SPSS) version 20 was used to analyse quantitative data. Data derived from interviews was analysed using ATLAS.ti.

4. Results and Discussion

The sections that follow give results and discussions on the study on secondary schools in the Kwekwe District.

4.1 Sources of finances in selected secondary school clusters

Respondents were asked to indicate on a Likert scale the frequency their schools received financial resources from parents, school projects, government, responsible authority, donor community, and alumni. Figure 1 shows the results of the study.

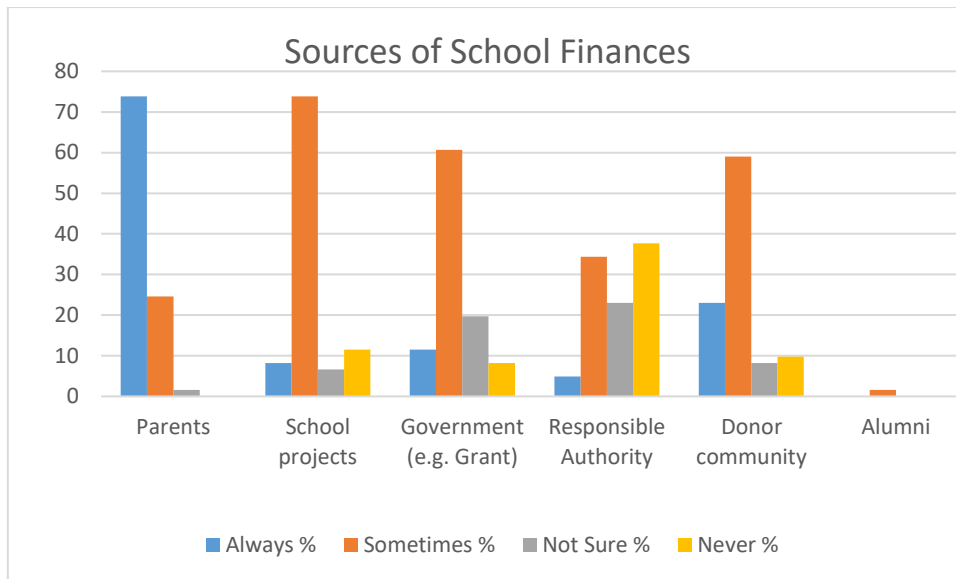


Figure 1: Quantitative findings on sources of school finances

Data from the questionnaire shows that sources of financial resources in secondary schools in the Kwekwe district of Zimbabwe were always from parents (73.8%), donor community (23.0%), Government grants (11.5%), school projects (8.2%), responsible authority (4.9%) and

sometimes alumni (1.6%). Fig 1 shows quantitative findings on sources of finances in Kwekwe district secondary schools. This agreed very well with findings from interviews (Figure 2)

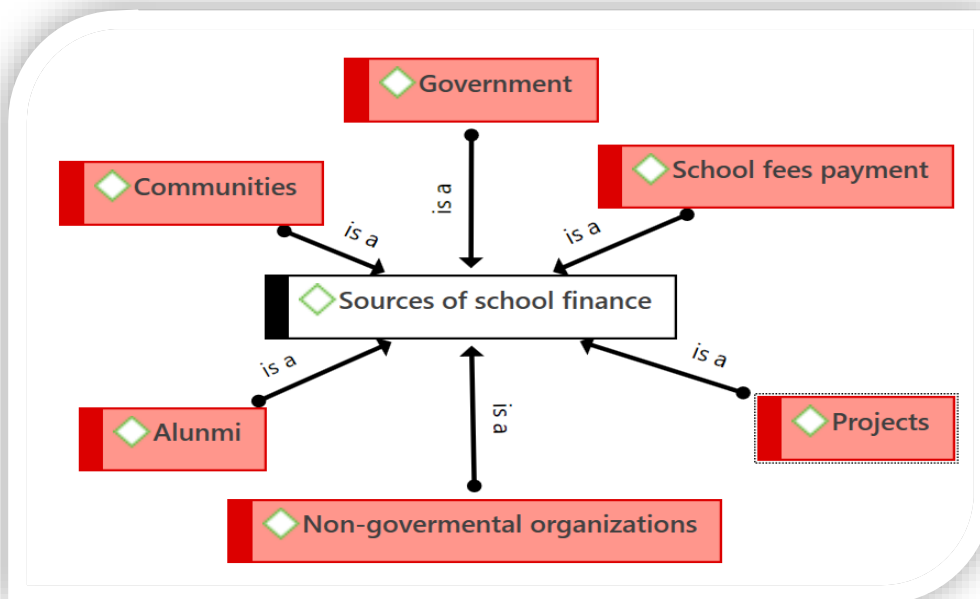


Figure 2: Qualitative findings on sources of school finance.

Data from interviews confirm that parents, school projects, government, non-governmental organisations (donor community), and alumni were sources of finance in Kwekwe district secondary schools.

Sipahioglu’s (2023) studies in Turkey on school financing revealed that the central government was the main initial source of schools’ finances. Participants in

Sipahioglu’s (2023) study submitted that parent-school associations (33%), philanthropists (23%), non-governmental organisations (16%), social, cultural, and sporting activities (13%), and projects, and charity events outside of school hours (13%) supplemented school budgets from central government.

4.1.1 Parents as sources of school finances

The majority (73.8 %) of the respondents indicated that parents were always sources of their schools' financial resources. Participants in unstructured interviews also confirmed that parents were the major source of finance in Kwekwe district secondary schools as indicated in the following excerpts:

... the main one is the school fees, the ones which are paid by the parents...I want to rank school fees as number 1 and I am going to take NGOs as number 2, Number 3 is BEAM, number 4 projects, number 5 is school improvement grant, 6 rehabilitations, and last but not least which is the civvies (P1).

Cherotich, Atoni, and Munyua's (2020) study on strategies for financial resource mobilisation in public secondary schools in Kapenguria constituency West Pokot County Kenya also identified parents as the main source of school income.

4.1.2 Donors as sources of finances

In respondents to close-ended questionnaires, 23.0% of the respondents indicated that the donor community was always the source of their schools' financial resources. Participants interviewed also confirmed that the donor community organisations like Plan International, Higher Life Foundation, and CAMFED contributed to school financial resources in the Kwekwe district secondary schools. Some of the participants had this to say,

.... schools are also assisted by partners in education like CAMFED and Plan International who also provide some funding to learners. CAMFED in particular assists in the provision of fees and levies to the girl child. Plan International also assists girls in terms of paying fees(P5).

Parents are at times assisted by donors our partners ... Our major donor is Plan International which has almost 150 learners they support, followed by CAMFED supporting the girl child (P18).

Sidibé, Gao, and Jaiteh's (2022) assessment of funding and quality of education in public primary schools in Mali revealed that schools' sources of school finances were central government, external funders, and local funders. External funders consisted of international governmental organisations, and non-governmental organizations (NGOs)

4.1.3 Government as Source of School Finances

In respondents to closed-ended questionnaires in Kwekwe District secondary schools 11.5% of the respondents submitted that Government grants were always their schools' sources of financial resources. Qualitative data from interviews revealed that the government contributes to school finances by giving

grants and assisting vulnerable pupils with Basic Education Assistance Module (BEAM) funds. The excerpts below provide the evidence:

... funds from the government, which is BEAM, which caters to those vulnerable pupils... They have got what we call a school improvement grant. ...we also have rehabilitation funds which are availed by the government here and there (P1).

We get our finances ... from the levies paid by parents, we also get our finances from government grants, though it has been quite so long since we received our last grant from the government(P18)

The government of Zimbabwe is expected in terms of section 5 of the Education Act 25:04 to provide grants and other subsidies to schools. Chikoko and Mthembu (2020) observed that Zimbabwe has since 1991, reverted to charging parents for pupils fees and levies through School Development Committees as a cost-sharing measure.

4.1.4 School projects as sources of school finances

In respondents to close-ended questionnaires in Kwekwe District secondary schools, 8.2 % of the respondents submitted that school projects were always their schools' sources of financial resources. Open-ended unstructured interviews with school officials in Kwekwe District secondary schools had participants also submitting that school projects were among the sources of financial resources in their secondary schools. The excerpts below provide the evidence:

We get our money from the parents in the form of school fees. We also have small projects in the garden, we plant maize and a few crops. We also have a poultry project where we have broiler chickens and roadrunners. We have got goats. We also usually have a tuckshop where we sell some goods to get some money to help out together with the fees that parents pay (P4).

These findings are in line with Amos and Koda's(2018) studies in Tanzania and Kiarie, Gesimba, and Mwaura's (2019) studies in Kenya which revealed that school-based income-generating activities were alternative ways of producing additional funds to solve school financial problems.

4.1.5 Communities and responsible authorities as sources of school finances

In respondents to close-ended questionnaires in Kwekwe District secondary schools, 4.9% of the respondents submitted that their responsible authority was always their schools' sources of financial resources. The results showed that responsible authorities for Kwekwe district secondary schools were not instrumental in developing their schools through the injection of financial resources. Sections 13, 14, and 21 of the Education Act 25:04

empower responsible authorities of schools to charge fees and levies to parents of pupils enrolled in their schools. Participants in unstructured interviews reported that Kwekwe secondary school communities contributed financial resources to their secondary schools. The excerpts below provide the evidence:

Our community is a very supportive one, especially the business community...especially the banks when we have our events, we usually mobilise our business community. The major event that we usually approach is the speech and prize-giving day. They can also help with the donation of prizes. Some of them for example those who run butcheries help with the donations of meat or whatever commodities they can donate...(P15).

Barus and Guchi's (2023) library research in Indonesia on the effectiveness of financial management in Islamic Educational Institutions revealed that school financial resources came from the government, the community, students' parents, and alumni. Cherotich, Atoni, and Munyua's (2020) study on strategies for financial resource mobilisation in public secondary schools in Kapenguria constituency West Pokot County Kenya, revealed that economic hardships contributed to poor school financing by members of the community such as Non-Governmental Organisations (NGOs), alumni and well-wishers such as churches.

4.1.6 Alumni as sources of finances

In the respondents to closed-ended questionnaires, 1.6% of the respondents submitted they their schools sometimes received school finances from alumni. Participants in open-ended unstructured interviews also revealed that alumni normally assisted the secondary schools when they were approached for assistance. The excerpts below provide the evidence:

...we have an organization for former students at times they assist us particularly when we contact them, we tell them about our problems they do assist. Like last year, for instance, at the beginning of the pandemic, they assisted us with some money that we used to pay for our electricity bill(P14)

Barus and Guchi's (2023) library research in Indonesia on the effectiveness of financial management in Islamic Educational Institutions revealed that school financial resources came from the government, the community, students' parents, and alumni. Contributions from alumni were however nominal.

4.2 Challenges in Sourcing School finances in Kwekwe district secondary schools

Major challenges in terms of the inflow of finances into secondary schools in Kwekwe district emerged from the thematic analysis. School financial resources mobilisation challenges that were faced by Kwekwe

District secondary schools were delays in fees and levies payment, lack of viable income-generating projects, inflation, lack of adequate funding, education policy on the exclusion of fees and levies defaulters, Covid-19 interruptions and lack of accountability.

4.2.1 Delays in Fee Payment

Selected secondary school clusters in Kwekwe district did not receive fees on time. Schools had a lot of fees and levies for defaulters. Donors and communities did not always provide schools with finances. The excerpts below provide the evidence:

The greatest challenges in terms of sourcing funds are maybe starting with the issues of payment of fees you realise that parents do not pay fees timeously and as a result, there are a lot of arrears that are within the school from the parents. We also do not always get donations or funding from the community. So, it becomes a challenge in most cases to run school activities due to limited finances (P 11).

Delays in fees and levies payment were a challenge across the payment of fees and levies from parents, government, and non-governmental organisations. Delays from the latter were bearable but for parents, it was a big challenge. This contradicts Cherotich, Atoni, and Munyua's (2020) findings in Kenya where respondents reported that pupils to a very large extent paid school fees on time because parents were aware of the importance of timely fee payment which guarded against disruption of students' studies.

Zimbabwe's government also delayed releasing fees and levies for pupils under safety nets. The excerpts below provide the evidence:

Then another very critical challenge is the late release of BEAM by the government resulting in schools not able to pay for or to procure textbooks and other learning materials(P5)

There are challenges, especially from the government side where we have the war veterans' funds usually, they take time to release, to pay for the beneficiaries. BEAM it will take maybe 5 years to receive funds from BEAM for BEAM students (P10).

The findings in the study on Kwekwe District secondary schools concurred with Cherotich, Atoni, and Munyua's (2020) studies on strategies for financial resource mobilisation in public secondary schools in Kapenguria constituency West Pokot County Kenya. Their study revealed that government contribution to financing education was insufficient and was characterised by late disbursements to schools. Similarly, Muzyamba and Changala's (2019) findings in the Chipata district in Zambia indicated erratic and inadequate funding of schools by the government. Pupils also failed to pay fees in full.

4.2.2 Environmental factors

Lack of water supply and natural disasters affected the financing of secondary schools in Kwekwe district. It emerged from the qualitative data that agricultural projects sometimes failed because of bad weather and water disconnections. Excerpts below provide the evidence:

Projects, yes, they are there but they are not very reliable. Of course, like here in Kwekwe we sometimes experience problems of water shortages that affect horticulture, poultry, and fishing (P11.)

We, at times, have a breakdown in the water pumping system like it is right now our water pumping system is down and there is nothing we can do, we have to wait for summer rains, so those are some of the challenges that we face (P18).

Cherotich, Atoni, and Munyua's (2020) study on strategies for financial resource mobilisation in public secondary schools in the Kapenguria constituency of West Pokot County Kenya, revealed that the shortage of land and location of schools in a semi-arid region contributed to schools not engaging in agricultural projects as part of income-generating projects.

4.2.3 Inflation

Zimbabwe has in the last decade faced high inflation. Inflation eroded the value of budgeted fees and levies. Speculations on inflation also contributed to delays in fee payments by some parents. The excerpt below provides the evidence:

In the current economic situation where there is inflation you can imagine someone who completed in 2017 when it was 1:1 when they come today and they want to pay 200rtgs, it becomes a problem...You get a quotation today and after 48 hrs the price goes up and it becomes very difficult to come up with a budget(P10).

Robina, Benard, and Jack (2018) observed that newly appointed heads in Kenya experienced school budget challenges emanating from inflation; poor levy payment by parents; inadequate financial skills among school officials responsible for financial management; negative influence from sponsors and other stakeholders, and employment of unqualified accounts clerks in schools

4.2.4 Economic hardships

Unemployment and the collapse of industries in areas where secondary schools in Kwekwe district were located brought about economic hardships which made it difficult for parents to pay fees and levies for their children on time. Economic hardships also made it difficult for alumni to support their schools financially. The excerpts below provided the evidence:

We have problems, some parents are not working, some are farmers and they get their money from their produce

which takes time like a year. Some are working in the mines and they only get money once in a while... So, the money doesn't come at once, it comes at different times. Some pay this term and skip the next, some even don't pay at all until their kids finish (P4).

This organisation is largely made up of former students who do not have a lot of money. They are those people, the majority of us are teachers. I mean they are civil servants, most of them. So, they also don't have the money to donate most of the time. The association is made up of mainly public servants and so they also have challenges in getting money...(P14).

The findings in the study on Kwekwe District secondary schools concurred with Cherotich, Atoni, and Munyua's (2020) studies on strategies for financial resource mobilisation in public secondary schools in Kapenguria constituency West Pokot County Kenya. Their study revealed that economic hardships contributed to poor school financing by members of the community such as Non-Governmental Organisations (NGOs), alumni and well-wishers such as churches.

4.2.5 Education Policy on non-payment of fees by pupils

Some parents in Kwekwe district secondary school clusters took advantage of the government directive in section 68C of the Education Amendment Act 2020 that no child should be excluded from school for non-payment of school fees. Education Amendment Act, 2020 (Chapter 25:04) specifically says that no child should be excluded from school on the grounds of non-payment of fees. The findings of the study indicated that parents took advantage of this government policy, and either delayed paying fees and levies or did not pay the fees for their children at all. The excerpts below provided the evidence:

parents who are supposed to be the major financier seem to listen to certain utterances maybe by community leaders that school fees or levies are not supposed to be compulsory, they are not supposed to be paid compulsorily...We also find certain incidents where politicians make indications that children should not be sent home for fees. This affects our revenue sources(P12).

Nachinguru and Mwila (2023) carried out a study on financial resource management, status, and challenges in public secondary schools in Kinondoni municipality in Tanzania. Their study revealed that there were times when politicians interfered in school planning, especially on matters of the school budget. Some decisions made by heads of schools ended up being a result of the influence of politicians and not their own will.

4.2.6 Covid-19 Interruptions

The Covid-19 pandemic that started in 2020 and was still ongoing at the time of the study was another challenge affecting sources of school finance in Kwekwe district

secondary schools. The excerpts below provided the evidence:

Covid has kept a lot of people, if not all people indoors. People do not have time to run around looking for money. The unemployment rate here in Zimbabwe is very high so most of the people if not around 85 to 90% are self-employed. Now, due to Covid people are always indoors, and very few activities are done therefore this reduces their income highly. That is a very big challenge, especially when the schools are opening now. We are going to be faced with a lot of challenges when people fail to pay fees(P16).

Namusisi and Buluma (2022) in Uganda revealed that COVID-19-induced lockdowns resulted in some parents losing their jobs. Loss of jobs affected parents' income which resulted in parents failing to pay fees. Funds from school farm income-generating projects which had both animals and crops such as goats, chickens, vegetables, bananas, beans, and maize were used to complement the school budget. Alumni also raised additional funds which assisted the running of the school during the Covid-19 lockdown. Covid-19 also prevented face-to-face lessons and as a result, parents decided not to continue paying their children's fees. Some parents resisted paying fees when schools were asked to re-open in phases.

4.2.7 Climate of mistrust

The existence of a climate of mistrust on proper accountability of school finances, especially from income-generating projects leads to some income-generating projects being abandoned. Participant 7 narrated how their school ended up abandoning the agriculture project at their school because of polarisation in the school,

It's like under normal circumstances what I have realised in my personal view is that when people elect members of the SDC they kind of want to see those people that are vocal. These destroy rather than develop the school. So, when they came, of course, the SDC in my view had that perception of mistrust on the part of the school admin ... I was told there were some heated discussions relating to the control of the agriculture project funds that led to the abandonment of the project.

Studies on Kwekwe District secondary schools had similar findings by Tenha (2022) on work relationships between School Development Committees (SDCs) and school heads in Goromonzi district in Mashonaland East Province in Zimbabwe. The study revealed that some of the people elected to School Development Committee positions were elected because either they were well-known in the community or were vocal in meetings and not because of their knowledge of school financial management. Some came into office with preconceived ideas that there was misuse of funds at the school. A climate of mistrust was a source of conflict in schools.

4.2.8 Engagement of unscrupulous debt Collectors as a challenge

The study on Kwekwe District secondary schools revealed that some of the schools were cheated by unscrupulous debt collectors. The excerpts below provided the evidence:

We tried that a couple of years ago, but the challenge was that the money that this debt collector, maybe we were just unfortunate to choose a debt collector who was possibly not that good. We met a situation where the debt collector, after collecting the money failed to remit the money to us so it was just like it was still in the parents, so we had that problem (P14).

Section 68C of the Education Amendment Act, 2020 says that no pupil should be excluded from school for non-payment of school fees. The government in terms of policy expects schools to deal with parents who do not pay fees. Schools end up engaging debt collectors to collect money from defaulting children's parents. Some secondary schools in Kwekwe District became victims of unscrupulous debt collectors when they engaged debt collectors to recover money they were owed by some pupils.

4.3 Solutions to the Challenges

Challenges experienced by the schools on sources of finances could be addressed through, building a sense of school ownership by parents, government control of the black-market exchange rate, revising government policy on the exclusion of fee defaulters having income generating projects, and issuing out court summons to fee defaulters.

4.3.1 Building a sense of school ownership among parents

Findings from the qualitative phase of the study indicated that challenges on financial inflows from different sources of finance in Kwekwe district secondary schools in Kwekwe District secondary schools could be solved by building a sense of school ownership among parents so that they could see the value of paying fees on time. Participants' sentiments pointed to the fact that some parents can pay fees but deliberately do not pay. The excerpts below provided the evidence:

There is this dependency syndrome, where parents say, ok we used to have our fees paid by BEAM we used to have our fees paid by NGOs so when these people pull out when the NGOs go and the BEAM is not there, they are not willing to pay, they are used to getting education for free(P1).

Oh, one of the reasons is about a bad background, in the past 90% if not 100% of people in this area were ZISCO employees so they used to get fee benefits. The company used to pay. So, from the time the company sort of weaned them off they began to resist paying fees(P19)

The sentiments from respondents show that some parents deliberately do not pay fees and levies. Building a sense of school ownership will give them a sense of responsibility and they will pay the fees and levies.

4.3.2 Revisiting Education policy on the exclusion of fees defaulters

The Zimbabwe Education Amendment Act of 2020 should be revisited and should be made to support the school rather than the parents as reflected in the following responses:

I think the policy should be revised particularly to empower schools to have control or maybe to take steps against parents who are not complying in terms of payment of fees (P8).

It is a big challenge. I think it requires the input of the government itself to revisit the government policy on the expulsion of school children for non-payment of fees. If they can come up with something more viable, as opposed to the current setup because as I said earlier there is a misconception, there is a misinterpretation of facts that need to be straightened up (P11).

The findings suggest that the Education policy in Zimbabwe needs to be reviewed to ensure that all pupils pay fees. The state of the policy empowers parents and guardians in indulging in their refusal to pay their children or wards' school fees.

4.3.3 Income-generating projects

Secondary schools in Zimbabwe are to invest in projects to raise the funding needed for the daily running of their schools as expressed by school managers.

We should renovate some of the sporting facilities that can bring some income into the school. Was my target to have our grounds lawned, planting a lawn, and we should have courts for tennis, and basketball, we should have farm bricks to set benches around the school grounds such that we could host and then go to Kwekwe all the time, at Kudu High School. ..That will also assist the school to get some money because we will be selling some things that we cook around here and that will boost the income...also we have a pond here, which I think fish farming is something vital (P6).

The importance of learning institutions coming up with income-generating activities in the provision of quality education in secondary schools (Amos & Koda 2018). Ngetich and Ngeno (2020) share the same sentiments by arguing that schools should raise funds for various purposes by engaging in income-generating activities. School projects cushion schools against sundry debtors (fee defaulters) and in so doing help them get more learning resources for quality improvement. Secondary schools in Kwekwe district clusters lack viable income-

generating projects, though they would want to engage in these as echoed by senior teacher 8 who argued that

Though schools want to engage in income-generating projects they face challenges emanating from lack of water, lack of funds to kick start the projects, and unavailability of reliable markets to sell what is produced from income-generating projects. These findings are in agreement with Cherotich, Atoni & Munyua's (2020) findings in Kenya where 33(86.84%) of the participants reported that school farm products did not supplement schools' budget. The reasons averred in Kenya were however that most schools were sitting on small pieces of land and also faced water challenges.

4.3.4 Court summons of parents

Some of the participants recommended suing the defaulting parents. The excerpts below provide the evidence:

I would recommend that all parents who are not paying be taken for litigation or maybe to be taken to the courts of law and if properties can be attached on that basis so that at least the schools, in the end, do not suffer (P8).

Sections 5(1 – 2) of the Education Amendment Act, (2020) posits that any parent who deprives his or her child of the right to basic state-funded education shall be either fined or imprisoned for a period not exceeding two years. Section 68 C of the Education Amendment Act 2020 prohibits the exclusion of any pupil from school on the grounds of not having fees and levies. Section 36(3) of the Education Amendment Act, 2006 empowers the School Development Committee (SDC), to draft an enabling Constitution that guides its operations. School Development Committees have powers through their Constitutions to have sections that include fining and imprisonment through court summons of fees defaulters. The government should support School Development Committee Constitutions on fee defaulters.

5. Conclusions and Recommendations

This study sought to establish the existence of entrepreneurial activities as sources of school income in Kwekwe District Secondary schools. The sections which follow give conclusions and recommendations to the study.

5.1 Conclusions

The research findings revealed the need for policymakers to consider developing guidelines or regulations to ensure equitable access to financial sources and promote responsible management of school finances to prevent the current financial predicament schools find themselves. The findings from this study have further exposed pertinent issues concerning entrepreneurial activities as sources of school income in Kwekwe District Secondary schools. The results largely demonstrated the need for effective financial policy and

practice on entrepreneurial activities as sources of school income in schools if schools are to manage effective teaching and learning as their main mandate.

5.2 Recommendations

The huge geographical area was difficult to access because of Covid-19 restrictions, costs involved, and time limitations. The authors acknowledge the need to have widened the study to cover more clusters and schools. This study was an explanatory study confined to four (4) clusters and limited to eight (8) purposively selected schools out of fifty-six (56) secondary schools in the Kwekwe District of Zimbabwe. The authors recommend the replication of the study to cover larger communities in Zimbabwe to validate the findings. This study also recommends an investigation into capacity building of School Development Committees on financial policy and practice. Furthermore, a study is required on financial sources for schools through entrepreneurial activities.

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