

**A FRAMEWORK FOR FINANCIALLY EMPOWERING ZIMBABWE'S SECONDARY
SCHOOLS THROUGH ENTREPRENEURSHIP PROGRAMS. A CASE of Hurungwe
District, Zimbabwe**

By

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APPROVAL FORM

The undersigned certify that they have read and recommended to the Graduate Business School, Chinhoyi University of Technology, for acceptance a dissertation entitled, “A FRAMEWORK FOR FINANCIALLY EMPOWERING SECONDARY SCHOOLS IN HURUNGWE DISTRICT THROUGH ENTREPRENEURSHIP PROGRAMS. A CASE of Hurungwe District, Zimbabwe”, submitted by Dzoserai Farisai Mugabe, in partial fulfilment of the requirements for the Master of Philosophy Degree in Entrepreneurship Management.

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ABSTRACT

Funding in secondary education continues to be a problem globally, Zimbabwe included. Funding in secondary schools is mainly by the state and various stakeholders though the challenge of inadequate funding still persists. Amongst the remedies for inadequate funding, was entrepreneurship. Entrepreneurship is regarded as the key pillar to availability of funding in secondary education. Furthermore, entrepreneurship in education is beheld as The primary focus of the study was to assess the main sources of funding in secondary schools; assess the impact of

inadequate financial resources in financing secondary schools; analyze the role of entrepreneurship in financing secondary schools and to evaluate sustainable ways that schools can adopt to minimize inadequate financial resources. The study was based on the human capital theory and the theory of innovation. The study adopted a pragmatist philosophy and a mixed approach. Convenience sampling was used to select the sample of 80 heads of secondary schools for quantitative data. For qualitative data, 10 SDC cluster chairpersons in Hurungwe District were used. A structured open and close-ended questionnaire and an interview guide were used to collect data. The analysis of the data was done using descriptive and inferential statistics using SPSS software as well as the thematic approach for quantitative data analysis. The findings from the study show that, major causes of inadequate funding include the negative economic conditions in the country affecting parents' income levels and the decline in donor funding which has been experienced in recent years. Major sources of funding include government funding and parents' levies. Very few schools were engaging in entrepreneurial activities and furthermore, those schools that are not engaging in entrepreneurial activities have major challenges in meeting most of their obligations as they rely mainly on the traditional means or ways of funding in secondary education. With these findings the objectives of the study were addressed. The recommendations made to address the objectives of the study include that; current funding mechanisms to be improved and schools to adopt and maintain entrepreneurship activities in secondary schools to improve funding

and thus meet their mandates or objectives stimulating entrepreneurial activity, enabling people to identify opportunities and start new business ventures.

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- The role of funding in schools is to provide learners with textbooks, fund workshops, administration of examinations, payment of affiliations, attend subject workshops and participate in extra-curricular activities. 61

- When schools have inadequate funding, they fail to participate in extra-curricular activities, student book ratios are high, teachers fail to attend subject workshops and schools are not able to pay their affiliations. In some schools, learners appeared to be motivated and some schools managed to acquire personal protective equipment from donations and

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CHAPTER ONE

1.0 Introduction

This chapter is going to focus on the background of the study on minimizing the impact of inadequate financial resources in running school programs through entrepreneurship. The statement to the problem, research questions, objectives, scope of the study and limitations will also be discussed. In addition, terms will be defined and the organization of the study will also be highlighted.

1.1 Background of the Study

In Europe, the majority of funding for education, especially secondary school, comes from governmental resources (Papakitsos, Foulidi, Karakiozis, Theologis & Argyriou, 2016, Ramskyi, 2023). By the end of the 20th century, state funding had been allocated for the following: books and infrastructure; school extracurricular activities that included health, environmental, and consumer education; teacher training for a large number of teachers; and the inclusion of students from particular groups, such as those with disabilities, in the educational system. Additionally, private funds are contributed to school support through contests, business ventures, and donations (Papakitsos et al., 2016). But these are really limited resources (Ramskyi, 2023). Even though the public and private sectors pay for school operations, the economic slump that most European nations have experienced from 2008 to 2015 has left their GDPs declining. As a result, these sources of funding are insufficient to meet the needs of schools (Papakitsos et al., 2016). In order to support secondary education, European nations are implementing alternative funding structures. Both "public schools open to society" and "virtual entrepreneurship of schools" are examples of alternative finance models being used in Europe (Ramskyi, 2023). Through the creation and promotion of diverse activities, students have the potential to become entrepreneurs through the "virtual enterprise of schools." These consist of board games, internet services, original cosmetics, and radio stations. Student affairs is in charge of promoting these works, and the proceeds can be put to a variety of applications. Under the "public schools open to society" policy, school managers are authorized to allocate resources according to the limitations that are currently in place. Schools invest in order to create new materials or to sustain those that already exist. In order to maximize the benefit to schools, schools will be expected to invest the limited financial resources available

(Papakitsos et al., 2016). For sports, gatherings, or other events, schools may rent out a portion of their facilities to the community. This allows them to earn money to help with operating expenses. These creative yet practical alternatives to traditional school funding guarantee the expansion of limited resources that schools require while also providing several educational advantages for the whole educational community (Ramskyi, 2023).

Adeyanju (2011) emphasizes that Christian missionaries, who established secondary schools, provided funding for education in Nigeria and other African nations as early as 1842. In order to support missionaries, the government then started to sponsor schools in 1872. Numerous mechanisms have been put in place to support school funding ever since the government started to pay secondary education, but government funding is frequently insufficient. Currently, grants from the federal and state governments account for over 85% of the total cost of education and are the primary source of funding for secondary education. Additional funding is provided by commercial organizations' private gifts, grants, and income from the renting of their premises (Baker, 2012). Anami (2012) claims that in Kenya, government funding is provided for initial secondary education, facilitating a seamless transition for all students from primary to secondary education. Tuition is the term for this money, which is provided to all students without regard to their financial or social standing. However, families and parents must provide the remaining funds because this tuition is insufficient to cover the whole expense of a secondary school (Anami, 2012).

In Zimbabwe, following the declaration of education as a fundamental human right in 1980, the constitution was amended to make primary and secondary public education free and required (Nyagura, 1993). The 1987 Education Act provided a clear statement of this fundamental entitlement. Following the 1992 structural adjustment program, all products and services were valued at market prices, and free education was discontinued (Mutigwa, 2018). Achieving universal education for all students was one of Zimbabwe's Millennium Development Goals; however, as of 2015, this objective had not been met because of a public health emergency, an economic downturn, and the inability to pay for education-related expenses (UNICEF, 2016). The nation is presently pursuing the Sustainable Development Goal of offering all children free and universal education by 2030.

According to the Zimbabwean Education Act, all children have the right to education (Ndlovu, 2013). Section 75(1) of the Constitution of Zimbabwe provides for the right to State funded basic

education Constitution of Zimbabwe (Ndlovu, 2013). Though education is deemed compulsory it is not free although schools are encouraged to charge very low fees (Mestry, Du Plessis & Shonubi, 2017). In Zimbabwe, the management of school finances is governed by Statutory Instrument 87 of 1992 (Mestry et al., 2017). This Instrument stipulates the role of various stakeholders in schools as well as the contribution by parents through the School Development Committees (SDC) for non-government schools and School Development Associations (SDA) for government schools. All secondary schools and their operations in Zimbabwe fall under the responsibility of the Ministry of Primary and Secondary Education (MoPSE) which in turn, has decentralized most tasks and operations to the provincial and then district levels. The principal of a school is largely in charge of overseeing the school's finances and collaborates closely with the SDC/SDA (Mestry et al., 2017).

In Zimbabwe, the government is the main provider of funding for elementary education. Students pay tuition at all state-run schools, but the government is responsible for funding infrastructure projects and paying faculty salaries (Miranda & Rodriguez, 2022). When mission schools or local governments own educational facilities, the government is in charge of covering the salaries of the teachers working there (Miranda & Rodriguez, 2022). Changamire (2017) claims that the majority of secondary schools receive funding for their education through a collaboration between the government, charitable groups, and the parents of the students.

Mutigwa (2018) notes that the majority of Hurungwe's secondary schools lack the funding to cover their operating costs and tuition. Hurungwe is a farming area that mainly supports parents and livelihoods through various farming ventures. The recent unstable climatic conditions have made it difficult for most parents to have decent returns to financially cater for their children's fees and school requirements. This has seen a decline in parents' ability to pay school levies. Government subsidies are inconsistent in their availability, and there are delays between when schools apply for funding and when they receive it (Mutigwa, 2018). Secondary schools are seeing a decrease in donor financing. Hurungwe's primary provider of secondary education assistance, Campaign for Female Education (CAMFED), has seen a drop in its beneficiary count since 2021. By 2023, the majority of schools only had one student receiving financial assistance from CAMFED, compared to the former practice of having over twenty students receiving assistance in most schools (CAMFED, 2023). The majority of parents find it challenging to contribute to the cost of education

in schools due to the nation's current economic circumstances (Mutigwa, 2018). Hurungwe's schools are financed by a number of partners, although the issue of insufficient funding—particularly for secondary schools—remains (Changamire, 2017). Studies on funding issues bring out a discussion on existing or traditional ways of funding in various provinces and countries but the funding challenges still exist. There are no discussions on sustainable funding for schools in Hurungwe, particularly for the secondary schools. To improve school revenue, the government, through the Ministry of Primary and Secondary Education (MoPSE), has encouraged schools to start income-generating projects (IGPs) (MOPSE, 2017). This study aims to assess the role of entrepreneurship in alleviating the impact of inadequate funding in secondary schools by coming up with sustainable measures that schools can adopt in running various school programs.

1.2 Statement of the Problem

Inadequate financial resources have affected the performance of schools. Schools require financial resources to purchase textbooks, pay ancillary staff, purchase furniture, fund workshops and conferences, among other things. Schools have had challenges in trying to perform these activities because revenue inflows have been poor and inconsistent. The majority of secondary schools in Hurungwe are not able to fully pay their respective affiliations, according to information accessible at the district education offices; in comparison to other districts in the province, Hurungwe has a very low teacher attendance rate for learning area workshops. The majority of the district's schools, especially the secondary ones, have very few school blocks. Some of them employ dilapidated farm buildings as classrooms since they lack enough furniture, forcing students to sometimes sit on the floor. Schools are also facing challenges in implementing the new curriculum as they cannot afford the textbooks required and they cannot afford ICT material or resources for learners. The main reasons cited by schools are inadequate or low financial resources because of the low revenues collected in schools. The government provides the main source of funding for secondary schools. Parents' levies and donor funds are also in place to assist the shortage of funding in secondary education. The Ministry of Primary and Secondary Education (MoPSE) in 2017 encouraged all schools to come up with income generating projects to minimize funding challenges. Though projects are assisting schools financially, the problem of adequate funding is still prevailing as there is not enough capital, market to sell produce or know how to implement these projects in most schools. This study is thus aimed at coming up with a framework, through

entrepreneurship, of alleviating financial challenges in schools and thus ensure there are sustainable ways of improving funding in schools.

1.3 Objectives

1. To identify the main sources of funding in secondary schools
2. To assess the impact of inadequate (financial) resources in running school programs
3. To analyze the role of entrepreneurship in the financing of secondary schools
4. To evaluate sustainable ways that schools can adopt to minimize inadequate financial resources

1.4 Research Questions

1. What are the main sources of funding in secondary schools?
2. What are the effects of inadequate (financial) resources in running school programs?
3. What is the role entrepreneurship in the financing of secondary schools?
4. What are the sustainable ways that schools can adopt to minimize inadequate financial resources?

1.5 Significance of the study

The study is important because it helps in identifying current ways in which schools are raising funds in order to come up with sustainable ways of minimizing the impact of inadequate financial resources for schools. School administrators and development committees may be able to identify opportunities to improving revenue collection in schools. The research outcomes inform the MoPSE and the government about the challenges and potential solutions to the problems of inadequate financial resources in rural secondary schools. This may then influence them to change their strategies and policies on providing or setting up funding mechanisms for secondary schools

1.6 Scope of the Study

The scope of the study is limited to rural secondary schools. The study is to focus on secondary schools in Hurungwe District as most of its secondary schools are in a rural set up and are facing several effects of inadequate financial resources. The researcher is also currently teaching at one

of the secondary schools in the District, thus making it more convenient to conduct research in the area.

1.7. Limitations of the study

The main limitations of the study were network or connectivity challenges. The country generally faces connectivity challenges. This affected respondents as they were not able to respond in time and also faced challenges in downloading the questionnaire document. Communication online in conducting the study was also affected as at times to meet deadlines, travelling had to take place instead of communicating online.

1.8 Organisation of the research

The study is structured to provide a framework through entrepreneurship to minimize the impact of inadequate financial resources in running school programs. The study is comprised of five chapters and they are presented as follows:

Chapter One: Provides the introduction, giving the background to the study along with the statement of the problem. The chapter also outlined the research objectives, research questions, scope, limitation and significance of the study as well as the organisation of the study.

Chapter Two: Will review related literature regarding many aspects of entrepreneurship and financial resources including definitions of entrepreneurship and financial resources, various theories of entrepreneurship, sources of funding in schools, causes of inadequate funding and how inadequate financial resources affect the running of school programs. The chapter will also look at how entrepreneurship can assist in alleviating the impact of inadequate financial resources in running school programs.

Chapter Three: Is to present the research methodology and will focus on the research design and methods as well as the justification and choices to be made. In addition, the study population, sampling and sample size determination, data collection methods are also going to be discussed.

Chapter Four: Is to present data, analyze and interpret it in relation to the research objectives, questions and discussion of findings of the study.

Chapter Five: Will provide a summary to the study and findings, draw conclusions and also make recommendations.

1.10 Chapter Summary

The chapter above gave the introduction of the research, which is the background of the study on the impact of inadequate financial resources in running school programs. The chapter also states the objectives of the study, problem statement and research questions in which the study seeks to answer. Definitions of terms were also highlighted to give the reader an understanding of the study.

CHAPTER TWO LITERATURE REVIEW

2.0 Introduction

This chapter reviews the related researches regarding many aspects of inadequate financial resources in running school programs or activities through entrepreneurship. Definition of the terms are to be discussed as well as the various theories of entrepreneurship that can assist in explaining the challenges and means to alleviate the impact of inadequate financial resources in schools.

2.1 Definition of key variables

The terms: entrepreneurship, financial resources and performance are to be discussed in order to give a better understanding of issues highlighted in the study.

2.1.1 Entrepreneurship

Entrepreneurship, according to Drucker (2009), is transferring financial resources from a region with lower output to one with higher yield and production. The definition of entrepreneurship, as given by Adenutsi (2009), is the process of spotting new business possibilities and raising capital to launch a venture or revitalize an established one while managing risks and uncertainties in the hopes of turning a profit under private ownership. The process of being an entrepreneur involves developing a single person or an enterprise with the primary goal of turning a profit while utilizing limited resources, most commonly under private ownership. However, entrepreneurship focuses on building long-term value and generating steady streams of income for an individual or group of individuals through creativity, initiative, and innovation in order to maximize profits and minimize risk with an eye toward long-term growth (Kabongo & Okpara, 2010). The use of more advanced and affordable technology in small and medium-sized businesses is encouraged by entrepreneurship, and this raises local factor productivity, particularly in low-income nations where the traditional rural economy predominates (Adenutsi, 2009). Kuratko & Hodgetts (2004) define entrepreneurship as a dynamic process involving creativity, vision, and change. According to Coulter (2001), entrepreneurship is the process by which an individual or a group of individuals, regardless of the resources under their current control, use coordinated efforts and means to pursue opportunities to create value and grow by satisfying needs and wants through innovation and

uniqueness. Thus, entrepreneurship is defined in this study as the novel, creative, and long-term means of funding secondary education.

2.1.2 Financial Resources

Freeman & McVea (2008) defines financial resources as all of the organization's financial funds. Financial resources, according to Campbell (2007), are sources such as interest revenues, individual donations, and government subsidies that are utilized to finance an activity. All additional educational resources are obtained through the application of financial resources. Thus, funds, grants, or other resources provided to support school-related events or initiatives are referred to as financial resources.

2.1.3 Performance

According to Krause (2005), performance is the extent to which predetermined goals are attained. Performance is defined as the level of satisfaction among stakeholders (Wettstein 2002). Accordingly, performance in this study is defined as the act of finishing or fulfilling educational goals, aims, or school programs.

2.2 Characteristics of entrepreneurs

Hannigan (2016) lists a number of traits that define entrepreneurs. A select number have been recognized.

2.2.1 Creative: Entrepreneurs are resourceful and create original concepts or approaches to problems. They identify shortcomings in the current product and create fresh, more effective models or prototypes.

2.2.2 Taking Risks: They don't let money loss or reputational harm stop them. They don't fear not succeeding.

2.2.3 Independent: They will be independent and in charge of oneself. They dislike working for other people and have an insatiable drive to be in charge of everything. They are highly motivated to work for themselves.

2.2.4 Optimistic: conviction that their project or endeavor will succeed. Their ideas are always doable because they set reasonable targets and never attempt to accomplish the impossibly difficult (SMART).

2.2.5 Persistence: They recognize that obstacles and setbacks are common on the path to achievement, therefore they are tenacious and do not give up lightly.

2.3 Entrepreneurship theories

2.3.1. Schumpeter's Theory of Innovation (1934): Croitoru, (2012)

The renowned inventive theory of entrepreneurship, which Joseph Schumpeter proposed, is regarded as a turning point in the development of entrepreneurship theories. According to Schumpeter, entrepreneurs make innovations that push the economy to a higher level of development by defying the usual circular flow of the economy. Because the duties performed by entrepreneurs disrupt the regular cyclical flow of economic activities, their role and the tasks they perform reveal a state of disequilibrium. Any country's rapid economic progress can be attributed to the innovative ideas and methods that entrepreneurs bring to the table. Schumpeter defined an innovator as someone who introduces something new rather than someone with typical managerial abilities. Innovation could involve making of new commodities, methods or ways of production, coming up with new sources of raw materials or setting up of new markets.

New or innovative ways to raise school funds could be adopted by secondary schools to augment their revenue or financial resource base at the school. Schools can run income generating activities such as piggery, poultry production, honey production and market gardening. These activities are new or innovative in schools as they are not part of the routine or normal school operating procedures. Traditionally schools rely on financial resources from school levies, donations and government aid. Schools may come up with better ways of collecting funds from the traditional ways including making payment plans with parents to facilitate better levy payment systems. Through entrepreneurship, they are able to assist themselves in raising their revenues or financial resource base.

2.3.2 Max Weber's Theory of Social Change- Emphasis on Impact of Religion (1904): Waters & Waters (2015)

According to Max Weber's idea of social change, entrepreneurship has developed as a result of sociological thinking. He thought that religion has a profoundly deep impact on the growth of entrepreneurship. The religious convictions and ethical importance linked with the society plays an important part in determining the entrepreneurial customs in an economy. Max Weber was of the view that the entrepreneurial activities of a society come from and are brought forward by religious claims. Some religions put more importance on the basic values to gain and get income or money whilst other religions do not put much importance on it.

A few key concepts in the theory must be understood in order to fully understand Max Weber's argument. A key argument in support of Max Weber's theory is the essence of capitalism, which is defined as an economic system in which supply and demand are allowed to operate freely in the market. Entrepreneurship is celebrated, private enterprises are supported, and economic endeavors are encouraged under capitalism. The spirit of capitalism entices people to start their own businesses and generate an increasing amount of revenue. People who need to increase their income and revenue are driven to become entrepreneurs. The idea of an adventurous spirit strongly associated with impatience is another related concept that impacts and encourages entrepreneurship.

Additionally, Weber contended that certain cultures' beliefs—such as Hinduism—did not encourage entrepreneurship. Hinduism places less value on accumulating wealth and leading a materialistic life. Hinduism hinders the promotion of enterprise since it did not adopt the spirit of capitalism. Contrarily, Weber believed that Protestant culture demonstrated the mentality of a society that fostered capitalism, which in turn encourages entrepreneurship. The values espoused by the society's religion determine how quickly industry is developing. Because of the Protestant ethic's tenets, the Protestants were able to establish capitalism in Europe more quickly than other groups. Their Protestant ethics enabled them to acquire wealth and a sensible financial situation.

The religious beliefs, ethical values and culture of the community a school is located in may influence its entrepreneurial culture. According to Max Weber's theory, if a school is in a community with members who have an entrepreneurial mind, they may influence the way a school

raises money or revenue. If the community supports the idea of generating revenue, this may lead the school to have the same view as the community is an important stakeholder of the school. If on the other hand, a community does not encourage economic growth, the school might also not be inclined to promoting economic growth or income generation.

2.3.3 The Uncertainty-Bearing Theory of Knight (1921): Kwabena & Simpeh (2011)

An entrepreneur's profit, according to Frank H. Knight's uncertainty carrying theory, is what they get in return for assuming non-insurable risks and uncertainties. Entrepreneurship is directly linked to taking on risks in one's pursuits. Knight classified risk as either non-insurable or insurable. There are risks that are known to exist and can be measured. These hazards are therefore insurable. Some examples of risks that can be covered by insurance are accidental fatalities, business fires, and commodities theft. On the other hand, certain dangers are hard to quantify. A statistical analysis of their likelihood is not feasible. These risks include those related to variations in the price of goods and services as well as those resulting from supply and demand. Throughout their operations, schools will encounter both insured and non-insurable hazards. The gain that results from assuming non-insurable risks and uncertainties will be the profit realized.

2.3.4. Theory of Frank Young- Emphasis on Changes in Group Level Pattern (1971): Kwabena & Simpeh (2011)

According to Frank Young, groups such as political inclination, ethnicity, occupation, and clusters are known for their entrepreneurial traits. Individuals' entrepreneurialism reflects what goes on in a particular group. Frank Young disagrees with the idea that business owners operate as lone individuals; rather, they work as a team. The experiences and exposures that an individual entrepreneur has as a member or affiliate of a specific group, along with the entrepreneur's family history and representation of the general traits of the group, all contribute to their entrepreneurial ideas and projects. The solidarity or link of entrepreneurial groupings lessens the financial difficulties that an individual entrepreneur face. The confidence that comes from their connections to different groups enables individual business owners to confront and overcome any kind of financial difficulties. Based on his Thematic Appreciation Test (TAT) administered to groups of entrepreneurs, Frank Young developed the group level pattern behavior displayed by the entrepreneurs. Young's theory incorporates the notion of reactive subgroups, which are essential to the formation of enterprises. Reactive groups arise when members of a group experience low

status recognition, restricted or nonexistent access to social networks, and superior institutional resources relative to other members of the same group in the society.

Secondary schools should not operate in isolation but rather, work with other surrounding schools. In Hurungwe secondary schools may work in clusters or circuits to come up with innovative ways of raising funds. Working together might also improve funding strategies in schools as they get to share various strategies and work towards improving the funding system of their clusters, circuits and the entire district.

2.3.5. Economic Theory of Entrepreneurship (1962-1970): Kwabena & Simpeh (2011)

According to Papanek and Harris (1962), the primary factor influencing entrepreneurial activity is financial gain. Rewards innately increase the entrepreneurs' propensity to try out different business strategies. The development of entrepreneurial competencies is strongly influenced by the relationship between an individual's inner goals and the anticipated financial rewards. When the economy is doing well, both the expansion of entrepreneurship and the economy of society occur.

Revenue and in turn financial resources that may be obtained from entrepreneurship may be an incentive for schools to practice entrepreneurial activities. Entrepreneurial activities are associated with several gains including making profit, creating jobs and more wealth creation. These incentives may influence secondary schools to adopt various entrepreneurial activities with the hope of improving their revenue or financial resource base

2.3.6. Kunkel's Theory- Emphasis on Entrepreneurial Supply (1965): Kwabena & Simpeh (2011)

Kunkel's approach is predicated on the idea of supply in entrepreneurship. According to Kunkel, psychological and sociological elements play a role in the emergence of entrepreneurs. The availability of entrepreneurs is functionally correlated with the political, social, and economic environments. The availability of entrepreneurship in an economy is determined by the following economic frameworks.

(i) Demand Structure:

This section discusses the state of the economy's present demand for entrepreneurship. Entrepreneurs anticipate financial rewards for their endeavors, and these rewards shape their behavior. By providing tangible rewards to entrepreneurs for their entrepreneurial endeavors, economies can enhance or broaden their demand structures.

(ii) Limitation Structure:

The entrepreneurs and other participants in an economy are impacted by this framework. In this framework, certain activities are restricted by the economy. This economic framework affects the entrepreneurs as well as the other participants.

(iii) Opportunity Structure:

This arrangement is regarded as one of the most important factors affecting the availability of entrepreneurs within an economy. This structure encompasses the current state of the market, the management and technical skills that are at hand, information regarding systems or methods of production, and the labor and capital supplies.

(iv) Labor Structure:

This arrangement has to do with the availability of willing and able labor. A multitude of elements, such as labor mobility, employment opportunities accessible, degree of traditionalism, and prevalent work culture, all have an impact on the labor structure.

According to Kunkel's view, the process of conditioning has a significant impact on each person's actions. People's behavior is mostly influenced by the conditioning that permeates their surroundings. Things that impact or influence conditioning must be changed in order to influence and modify people's behaviors.

There is a huge demand in schools for an increase in their financial resources. Schools may have a greater need to engage in entrepreneurship if the rewards from it are great and can be visibly noted. Though challenges maybe experienced in running various entrepreneurship activities, there are more opportunities to be maximized. These can be obtained from the available managerial and

technical skills and the supply of labor and new production methods in schools. There are people with various skills and know how in schools as well as amongst various other stakeholders of schools.

2.3.7 The Human Capital Theory

According to the argument, investing in people's development benefits both society and individuals economically (Becker, 1993). A population that has received an education is more likely to be productive because it fosters the development of cognitive talents, knowledge, and skills, which makes workers more effective and productive (Becker, 1993). According to this argument, education should be sponsored by the state since it benefits future generations in a way that does not lessen the benefits of education for the current one (Becker, 1993). The initial concentration of governmental funding is typically on building roads, railroads, water supplies, and sanitary facilities. The state then makes expenditures to support human capital spending with an emphasis on social welfare, health, and education as the economy grows (Becker, 1993). Bowen (1943) continues by pointing out that since social goods benefit the entire society, funding them should fall under the purview of the entire community rather than just the state. Tax payments from community members should go toward creating social goods. Since education makes people happy and serves as a foundation for social and economic change, it is also regarded as a capital and consumer good (Becker, 1993). Education is seen as a way to increase human capital investment, which is essential for economic expansion and development. According to Becker (1993), those who make more money can devote more of their resources to both the amount and quality of their education. Building on this idea, Dustmann & Micklewright (2001) suggested that kids from low-income families might be forced into the workforce. This could subsequently have a detrimental impact on their education because some may decide to stop attending school altogether or give up on education in favor of working and earning money. Thus, it is necessary for the government to step in and provide affordable, high-quality education to keep kids in school, especially those from low-income households (Dustmann & Micklewright, 2001).

As to Kooli & Muftah (2020), proponents of the human capital theory contend that investing in individuals via education and training yields favorable outcomes that benefit both the person and the community overall in the long term. According to the hypothesis, when households invest in education and when public and private entities increase access to education, educational outcomes

improve (Kooli & Muftah, 2020). The human capital hypothesis emphasizes that a number of factors, such as person qualities and income level, influence family investments (Sanchez &

Sbrana, 2009). The demand for education by households and the economy at large is largely determined by income. The capacity of the individual and the community to organize or gather resources determines how much money is spent on education (Kooli & Muftah, 2020). The capacity to invest in education is increased when households and society has financial skills or competencies, which allows for the exploration of diverse avenues for resource mobilization. Improvements in financial development benefit people and businesses, which increases tax money that the government collects and uses (Kooli & Muftah, 2020). According to Sehrawat & Girl (2014), a healthy financial system more effectively allocates resources for investments in welfare, health care, and education.

2.4 Secondary Education Funding

The ability of a nation to finance its educational system—which includes paying teachers' salaries, furnishing classrooms with furniture and other necessities, and achieving teaching and learning objectives—determines how good the nation's educational system is (UNICEF, 2021). The U.S. Department of Education is supported by federal monies, which are distributed through a decentralized system to finance elementary and secondary education in the country (Oparinde, Atolagbe, Umaru, 2023). The federal government assists states and schools under the No Child Left Behind Act in an effort to augment state support (Oparinde et al., 2023). The education system is heavily financed by municipal and state contributions, including property taxes and state income taxes, as well as by about 7% of the federal budget (Changamire, 2017). The financing systems for schools in the United States are quite complicated and vary from state to state as compared to other nations where the federal government bears the majority of the cost of education (Changamire, 2017). Local resources for financing education are enhanced through government alliances and initiatives (Oparinde et al., 2023). The municipal, state, and federal governments' domestic tax money serves as the funding source for education in the United States (Chikoko & Mthembu, 2020).

Over 85 percent of the cost of education in Nigeria is covered by grants from the federal and state governments, which serve as the primary source of funding for secondary education (Baker, 2012). Additional funding is provided by commercial organizations' private donations, grants, and income from property leases, as well as international help (Baker, 2012). Anami (2012) claims that in Kenya, government funding is provided for initial secondary education, facilitating a seamless

transition for all students from primary to secondary school. Tuition is the term for this money, which is provided to all students without regard to their financial or social standing. However, families and parents must contribute as well because this tuition is insufficient to pay for the entire expense of secondary school.

2.5 Public Education Financing in Zimbabwe

2.5.1 National budget allocation

Education budget allocations have shrunk significantly averaging US\$412million over a four-year period running from 2017-2020 compared to US\$832million for 2013-2016 (UNICEF, 2021). Expenditure on wages still remains significantly high taking up over 90% of the budget leaving around 3, 9 million school children in about 8000 schools with less than US\$1.27 per child per term. The actual allocation left for non-wage expenditure is thus inadequate annually to cater for all education expenditures (UNICEF, 2021). The MoPSE budget allocation for 2022 shows a marginal increase in nominal terms but in real terms, a very small amount is reflected as employment costs and COVID 19 safety measures were factored in thus increasing the annual allocation (Ncube, 2021).

Though the need for education services has been increasing over the years, this need does not correspond with development in infrastructure as a result of mainly resource and potential to do so (UNICEF, 2021). In order to meet the COVID19 World Health Organisation (WHO) safety requirements, schools had to take various safety and precaution measures (UNICEF, 2021). The need to allow for infrastructure adjustments to make changes for smaller class sizes and reducing learners' walking distance has aggravated the requirements for extra facilities in schools (Ncube, 2021). In line with the NDS1 strategic objectives, attention will be on promoting delivery of infrastructure construction and improving or enhancing current facilities as well as enabling elearning to improve teaching and learning in schools (UNICEF, 2021). The state, through the MoPSE came up with alternative learning ways including the use of radio and online lessons to allow for continued learning (UNICEF, 2021). Ncube (2021) adds that, schools received radios which were used to try and allow continued learning whilst reducing the need to physically meet. Physical class attendance was still limited thus necessitating the need for radio, television and online lessons to allow more time for school syllabi to be completed before learners sit for national examinations (UNICEF, 2021). The MoPSE was also allocated funds by the government for the

purchase of personal protective equipment to be used in schools (Ncube, 2021). The ministry also received funding for the purchase of material for use by learners with disabilities as well as funds for subsidizing public examinations for learners (UNICEF, 2021). According to Ncube (2021), the government has set aside funds to recruit 10 000 teachers and thus reduce the high teacher pupil ratio currently at 1: 70. To support challenges faced by the girl child, the government has also set aside funds to provide sanitary wear for girls in school (Ncube, 2021).

2.5.2 The Basic Education Assistance Module (BEAM)

The primary model for education aid that the government uses to distribute cash to schools is BEAM, which was created in 2001 for the education of vulnerable children and orphans (Maushe, 2019). The government implemented BEAM in reaction to the nation's deteriorating social conditions, which were making the poor suffer due to high unemployment, rising basic commodities costs, high inflation, and a large percentage of high school dropouts (Maushe, 2019). According to Thenga (2012), BEAM is a response to the financial difficulties that orphans and other vulnerable children face while trying to obtain school because of the nation's rising rates of poverty. A student must complete an assessment procedure in order to be eligible for BEAM (Maushe, 2019). This is done to find any holes in the programs that need to be considered before implementation in the future (Thenga, 2012).

Even though BEAM helps schools a lot financially, there are a number of issues with it, such as selection bias and nepotism on the part of the selecting committees (Maushe, 2019). This could result in fewer deserving students being chosen and more worthy kids being excluded from the group of learners (Maushe, 2019). Administrative difficulties also exist, such as payments that are delayed being disbursed because of schools submitting incorrect banking information, which causes the monies to lose value when they are ever received (Maushe, 2019). The government established the Social Dimensions Fund as a social safety net during the Economic Structural Adjustment Program (ESAP) to assist primary and secondary school students from low-income families in avoiding the program's negative effects by covering their tuition and other associated costs (Mestry et al., 2017).

Prior to 2009, BEAM was entirely supported by the government; however, because of the ongoing hyperinflation the nation was experiencing, BEAM's resources were insufficient to support all of

the intended recipients (Mestry et al., 2017). Following 2009, BEAM provided funding directly to schools to cover levies, examination costs, and tuition; donors provided about half of this total (Mestry et al., 2017).

2.5.3 Schools Improvement Grants (SIG)

As part of the MoPSE's Education Transition Funds program, which is funded by UNICEF, SIG were operationalized nationwide, according to Tarisayi (2016). With the goal of meeting a minimum set of school functionality criteria and enhancing the quality of teaching and learning at the school level, the SIG program seeks to reduce levies or costs for vulnerable students by giving financially strapped schools the resources they need to meet their most basic needs (Tarisayi, 2016). Smith, Hodson, Shumba, Chagwiza, Jackson, & Grabham, (2021) further note that SIG has improved and added to the learning environment for students in Zimbabwe's most vulnerable schools by reaching out to them. The money has helped to guarantee school operation and has enhanced the physical state of the institutions (Smith et al., 2021). Because of this, the idea that schools needed a major resource infusion to get above their financial limitations gave rise to the School Improvement Grants program (Smith et al., 2021).

Smith et al. (2021) report that in 2020, over 4500 schools in Zimbabwe—more than half of all schools in the nation—received funding. The grant is primarily intended for the lowest-income schools: in 2020, more than 90% of schools with an average yearly income of less than \$15,000 USD were awarded the SIG (Smith et al., 2021). Additionally, a limited number of Special Schools receive grants from it. But according to Smith et al. (2021), the grant's size and the number of schools it covers have both shrunk since 2014–2015 as a result of financial limitations. According to Smith et al. (2021), there is a noticeable improvement between the grant-receiving colleges and comparable institutions that do not receive SIG funding. During the same year, SIG schools saw an average gain in enrollment of 3%, while non-SIG schools saw a reduction in enrollment of -1.1 percent (Smith et al., 2021).

2.5.4 Statutory funds

Education in Zimbabwe receives statutory funds which includes fees and levies collected and retained by state owned enterprises (Changamire, 2017). Development partners have continued to

rely on pooled funding mechanisms such as the Education Transition Fund (ETF), and its successor, the Education Development Fund (EDF), to support the education sector (Maushe,

2019). For instance, in 2016 estimates show that government non-wage spending in primary and secondary education amounted to US\$13.1 million compared to the US\$21 million from the EDF (UNICEF,2019). In 2017, the EDF support to education was projected at US\$31.8 million, about 4% of total allocation and almost double the amount government had set aside for non-wage spending of US\$14.8 million (UNICEF, 2019). The Education Transition Fund (ETF) which was introduced in 2009, was responsible for distribution of education materials, partnered with UNICEF and called for private donations in order to improve the quality of education (Mestry et al., 2017). Maushe (2019) adds that, the ETF was responsible for the distribution of textbooks in secondary schools by ensuring that secondary schools received textbooks for at least six main subjects. Schools were assisted with textbooks and stationery as parents were facing challenges in meeting the cost of educating their children due to the economic conditions that the country was facing (Mestry et al., 2017). Mestry et al., (2017) points out that, secondary schools in Zimbabwe receive per capita and tuition grants according to their enrollments. Schools in the rural areas receive more of these funds compared to schools high and low income residential areas (Mestry et al., 2017). These grants are however not enough to cover all costs needed in schools and as such, schools have to meet the difference (Mestry et al., 2017).

2.5.5 Private sector/ Churches/ Non-governmental organisations/ individuals/ communities/school initiatives

Maushe (2019) notes that secondary education financing is also aided by private sector interventions, churches, non-governmental organizations, individual families, and communities, in addition to BEAM funds. To increase school revenue, the government has urged schools to launch income-generating projects (IGPs) through the MoPSE (MoPSE, 2017). It is anticipated that these projects will help schools bring in more money, which can then be utilized to support a variety of school-related endeavors such as conferences, seminars, and infrastructure upgrades. According to Lutempo (2022), insufficient government funding forced secondary schools to devise entrepreneurial projects in order to maintain their high standards of instruction. Schools can work on a variety of projects, such as raising chickens, raising pigs, growing vegetable gardens, and manufacturing peanut butter (Lutempo, 2022)

2.6 Cost of Secondary education in Zimbabwe

There are two types of secondary schools: urban and rural (MoPSE, 2017). The price of a secondary school education is determined by the type of school or is influenced by it (Chikoko a& Mthembu, 2020). The type of school—public or private, urban or rural, boarding or day—

determines the amount of fees that students must pay (Mutigwa, 2018). Government, day, and rural schools are typically the least expensive, while private, metropolitan, and boarding schools are typically the most expensive (MoPSE, 2017). In actuality, parents bear the majority of the secondary school tuition and other activity expenses, despite government regulation prohibiting parents from denying their children an education because they cannot afford it (Changamire, 2017). The government's funds for funding impoverished children's education had been exhausted due to declining economic conditions, which were made worse by military costs incurred from interfering in nearby conflicts (Mutigwa, 2018). All the same, it is crucial to emphasize that in 1980, parents had to pay sports fees in order to purchase supplies and equipment for their children's participation in sports (Changamire, 2017). In order to develop the schools, there were additional building fees (Mutigwa, 2018). For the majority of rural secondary schools, annual secondary education prices range from approximately \$90 to \$150. (Chikoko & Mthembu, 2020).

2.7 Uses of funding in secondary schools

For a number of reasons, including infrastructure expansion and upgrading, laptop purchases, WIFI, and ICT supplies, schools need financial resources or funding (Maffea, 2020). According to Baker (2018), in order to provide smaller class sizes, more competitive teacher incentive programs, and greater instructional materials, schools need to be able to afford to create new infrastructure or construct new buildings. UNICEF (2019) states that schools require funding to upgrade their facilities, buy textbooks, and buy stationery. According to Zubairi & Rose (2019), countries must prioritize capital spending with funding for secondary education if they hope to meet the aims of Sustainable Development Goal 4 by 2030. According to Zubairi & Rose (2019), funding is necessary to address the issues that lead to underprivileged children leaving school before completing their secondary education. Funds need to be set aside to fund items including uniforms, boarding and transport (Zubairi & Rose, 2019). Yeban (2023) notes that funding for education is allocated to a variety of student-benefiting purposes, which vary from school to school. School money is utilized for a number of things, such as special education, transportation, maintenance, building in schools, administration costs, and teacher professional development (Yeban, 2023). According to Grimshaw (2020), schools may improve teaching and learning results by hiring qualified teachers and providing pupils with appropriate teaching and learning resources when they have funding. According to Marishane & Mutigwa (2023), secondary schools need money to buy science materials and other supplies.

2.8 Causes of inadequate financial resources in schools

Changamire (2017) claims that a lot of the nation's rural schools, especially the more underprivileged ones, operate in environments that make it extremely challenging to deliver highquality educational services. The government's assistance and what parents may afford to contribute are insufficient to provide sufficiently resourced education (Changamire, 2017). The government's per capita grant is not high enough to buy the supplies and tools secondary schools require (UNICEF, 2019). Budgetary allotments for education have decreased dramatically, averaging US\$412 million for the four years from 2017 to 2020 as opposed to US\$832 million for 2013 to 2016 (UNICEF, 2021). Expenditure on wages still remains significantly high taking up over 90% of the budget leaving around 3, 9 million school children in about 8000 schools with less than US\$1.27 per child per term (Maushe, 2019). The actual allocation left for non-wage expenditure is thus inadequate annually to cater for all education expenditures (UNICEF, 2021).

Schools are then left with inadequate funds for the purchase of stationery, furniture, textbooks and infrastructure development (UNICEF, 2019). This has resulted in the widespread sharing of textbooks between many children in rural schools (Chikoko & Mthembu, 2020). This in turn means that, with the government only able to provide a very small portion of school funding, the burden of financing schools lies on parents and other stakeholders (UNICEF, 2021).

Thus, Changamire (2017) adds that, unless parents are able and willing to supplement school resources by buying additional materials, the quality of the education available to their children will be seriously affected. The situation is further complicated by the fact that many families are unable to pay the levies that are expected from them by school development committees (Mestry et al., 2017). The unfavorable economic environment following a severe draught in the country in 2019, cyclone Idai and the COVID 19 pandemic have largely affected parents' ability to pay levies for their children (UNICEF, 2021). Zimbabwe is largely an agriculture-based country and Hurungwe in particular, relies heavily on agricultural activities for its economic welfare (Marishane & Mutigwa, 2023). The recent climate shift has largely affected production in the district with most farmers not harvesting meaningful yields (Changamire, 2017). Coupled with unfavorable market prices of tobacco, maize and horticulture produce, the returns received are far less than expected (Marishane & Mutigwa, 2023).

Learners who are unable to pay tuition are not expelled and, although this policy is surely right, its effects are perverse (Marishane & Mutigwa, 2023). The financial gap created by this nonpayment is not often adequately addressed thus affecting the financial performance of schools (Mutigwa, 2018). Though the government agrees to pay for vulnerable learners' fees through BEAM, these funds often delay being disbursed to schools (Maushe, 2019). Many rural non- government schools appear to be able to collect only about half of the amount in fees that parents are expected to pay (Mutigwa, 2018). The result is that the resource base of the schools is further undermined, with the available funds (excluding the per capita grant) being expected to accommodate the needs of up to twice as many pupils as they could (Changamire, 2019). According to Thenga (2012), another cause of inadequate funding is lack of financial management by some school administrators. Mismanagement of funds negatively affects the successful running of school activities as funds may be abused or records might be misplaced (Thenga, 2012)

2.9 Impact of insufficient financial resources in running school programs

2.9.1 Poor implementation of eLearning solutions in schools

In Zimbabwe, secondary schools face difficulties in securing funding (Marishane & Mutigwa, 2023). According to Nyarufuka (2018), secondary schools are more negatively impacted in rural areas because these places are the least developed. Financial resources are deemed necessary for the implementation and upkeep of ICT and eLearning solutions in secondary schools (Maffea, 2020). ICT infrastructure is quite capital-intensive, needing constant software and hardware upgrades in addition to the purchase of new equipment and making sure that it is backwards compatible with the current setup (Nyarufuka, 2018). Some schools have not implemented ICT and eLearning due to a lack of funding, while others have ineffective infrastructure that makes it difficult to properly install eLearning solutions and maintain ICT (Nyarufuka, 2018). According to Maffea (2020), resources are also needed to support educators and students and to provide the money needed to buy the necessary ICT hardware and software in large enough quantities to satisfy the needs of the school. Every secondary school might have an IT unit established by the MoPSE, whose job it will be to organize all ICT-related activities there (Nyarufuka, 2018). Additionally, it has claimed that the focus should move from "education for ICT" to "ICT for education" (Nyarufuka, 2018).

2.9.2 Poor or low effective learning

Marishane and Mutigwa (2023) assert that insufficient funding for schools leads to a general shortage of books, science supplies, and other necessary learning facilities, as well as low student performance as a result of a lack of books and other teaching/learning materials. Because of their low pay and unfavorable working conditions, teachers have low morale, which makes it difficult to recruit and retain talented educators in remote areas due to inadequate amenities (Maffea, 2020). An estimated one million children are expected to drop out of school as a result of parents finding it more difficult to pay for their children's education as poverty has increased (Marishane & Mutigwa, 2023).

Chukwuaguzie, Francis, & Akuezunkpa (2021) contend that in order to improve effective and efficient teaching and learning, the government should allocate sufficient funding for the acquisition of educational materials. School administrators should supply instructors with proper physical facilities and pay, as their lack of availability affects teacher performance, which in turn lowers productivity and, ultimately, student performance (Chukwuaguzie et al., 2021). According to Kushebayev & Nygymetov (2022), higher government funding for secondary education will result in higher-quality instruction. According to Oparinde et al. (2020), wealthy schools in South Africa typically outperform less affluent ones in terms of performance. They also point out that student performance is significantly impacted by the availability of educational materials.

2.9.3 Decreased enrolment

Due to the economic challenges that the country is currently facing, the education sector has faced cuts in actual planned public spending, resulting in lower enrolments than would otherwise have occurred in schools (Chirimubwe, 2013). Parents withdraw their children from school because they cannot afford the costs of sending children to school and also reduce spending on out of school activities for their children (Chirimubwe, 2013).

2.9.4 Secondary school dropout rate

The Zimbabwean education system allows learners to proceed to secondary education upon completion of primary education (UNICEF, 2021). Learners are expected to pay SDC, uniform, building and sports levies (Changamire, 2017). (Mutigwa, 2018) adds that, some learners manage to pay these fees at the beginning of secondary school but in the subsequent term or years, followed by increase in levies, some parents are not able to continue paying these levies. In this case, some

learners then have to drop out of school (Mutigwa, 2028). Research (Mutigwa, 2018) has shown that failure to meet school fees is the main reason for high dropout rates in the country. Though the government pays school fees through BEAM, other items like uniforms and stationery are not provided and learners have to self-provide them (Maushe, 2019).

2.9.5 Inadequate resources

Teaching and learning success are strongly influenced by the availability of resources in schools (Ngamaba, Lombo, Lombo & Viviar, 2021). Schools lack sufficient human and material resources to acquire relevant textbooks, adequate furniture and funds to develop infrastructure (Mutigwa, 2018). Secondary schools in Zimbabwe are facing serious staffing challenges with most schools in Hurungwe having a shortage of more than three teachers (Manyepa, 2022). This affects the students learning and pass rates. To try and reduce the impact of staffing shortages, schools are encouraged to recruit other teachers on SDC pay roll (Ngamaba et al., 2021). Financial resources are already limited and so recruiting other teachers is an extra challenge (Mutigwa, 2018). Schools that are able to recruit more teachers, face the risk of having unqualified personnel thus compromising the quality of teaching and learning (Ngamaba et al., 2021). Those that cannot afford to recruit more teachers have serious staff shortages thus, compromising teaching and learning outcomes (Ngamaba et al., 2021). Maffea (2020) highlights that, teachers are expected to teach a variety of subjects at secondary school and were resources are insufficient, this will mean that learners are not getting the most out of their education. Subjects have various requirements needed for learners to benefit effectively (Maffea, 2020). Learners doing computer studies require computers, laptops and UpToDate software for effective teaching and learning (Maffea, 2020). Baker (2018) adds that financial resources however, matter more to students in low income families as they need to try and achieve more with very little to limited resources. Financial resources for schools that cost or charge more are positively linked with student outcomes (Baker, 2018). These schools can afford small class sizes, additional instructional material and more competitive teacher compensation which permits schools to recruit and retain higher quality teacher workforce (Baker, 2018).

2.9.6 Low secondary school/ O'Level pass rate

Students in high poverty schools or schools with poor financial resources do worse in standardized tests thus, a lack of funding leads to poor student outcomes (Maffea, 2020). Baker (2018) adds that, though several factors determine student outcomes, money matters and its availability lead to

an improvement in student outcomes. Were funds are insufficient, following inadequate financial resources, the results are usually poor (Oparinde et al., 2020). Schools may have inadequate or up to date textbooks and may face challenges sending teachers to subject workshops to improve or refresh teachers' knowledge (Mutigwa, 2018). The new, competence-based curriculum recognizes that for learners to succeed in life, they also need to focus on non-academic performance instead of just academic performance (MoPSE, 2017). The performance of learners is also determined by learners' success in sports, arts and life skills (Maffea, 2020). Supporting arts, life skills and sporting activities in learners requires funding which is already inadequate (Mutigwa, 2018).

2.9.7 Low rate of affiliation payments

Schools are expected to pay affiliations for Better Schools Program in Zimbabwe (BSPZ), cluster, circuit and National Association of Secondary Heads (NASH) (MOPSE, 2017). These affiliations are expected to enable the smooth running of various school programs at cluster, circuit and district levels.

2.10 Role of entrepreneurship

According to a study carried out by Kumar and Liu (2005), it revealed that the entrepreneurial sector contributes significantly to employment creation, business growth, revenue generation and investment (Nagarajan & Selvan, 2020). The concept of entrepreneurship dominates the basis upon which businesses are formed and anticipate growing; similarly, schools through entrepreneurship can be involved in various activities that may assist in raising funds thus minimizing the challenges of inadequate financial resources (Nagarajan & Selvan, 2020). Entrepreneurship thinking, focus and actioning needs to be nurtured, promoted and supported (Nagarajan & Selvan, 2020). It is important to have a national entrepreneurial policy in schools which is extensively communicated to encourage schools to venture into new innovations and creations which may bring in financial resources to schools (Nagarajan & Selvan, 2020).

Entrepreneurship through its unique offering of goods and services, breaks away from tradition and indirectly supports freedom by reducing dependence on obsolete systems (Meyer & Jongh, 2018). Schools traditionally obtain financial resources from parents' levies, government aid and donations but with entrepreneurship, they can obtain or acquire additional resources on their own (Meyer & Jongh, 2018). Schools may venture into entrepreneurial activities that benefit them, the

community and the nation at large (Lutempo, 2020). Schools may venture into income generating projects for example piggery, the community may benefit from pork meat, learners benefit from learning about pig production hands on and the school will augment its revenue from the sale of pork (Meyer & Jongh, 2018). Lutempo (2020) asserts that, schools can be innovative when wanting to construct a classroom block by insisting parents provide locally available building material like bricks, water, or sand, instead of using limited funds to acquire these materials.

2.11 Empirical review

Various studies are there to discuss funding issues in secondary education.

2.11.1 Global

School Funding Issues: State Legislators and School Superintendents—Adversaries or Allies? (Pouncey, Ennis, Woolley, and Connell, 2013)

The purpose of this study was to examine the differences in superintendents' and legislators' opinions regarding school finance in Alabama. The study was carried out to identify areas of agreement and disagreement in order to assist agents working with both of these groups in aiding public policy makers in making the best decisions for promoting education through the legislative process. The principal goal of the study was to investigate the factors influencing the opinions and reasoning of people responsible for distributing funding to Alabama's universities. At the time of the study, Alabama had 140 legislators and 132 school superintendents. They are a highly diverse collection of people with a wide range of personal histories and experiences. According to the study, a lack of resources could have detrimental.

The teaching and learning process is impacted by funding shortfalls or obstacles in different states, which have a significant effect on educators and learners. In comparison with wealthier districts, poorer districts experienced higher staff turnover, fewer textbooks, unsafe conditions, and older structures. Class sizes were higher in the less wealthy areas than in the wealthier ones. The study's findings demonstrated that there were better programs, more high-quality textbooks, more taxes paid, more financing, and manageable class sizes. Most children in the less affluent areas were categorized as having more needs and paying more for their education. It was discovered that the majority of these pupils resided in underprivileged districts, making it more difficult for district

administrators to raise enough local taxes to cover these students' educational expenses. Alabama's school financing issues are comparable to those around the nation.

The study also concluded that inequality and a lack of equal opportunities for pupils from different socioeconomic levels are frequently linked to the current financial problems in the educational system. The differences in the quantity of money raised by the different school districts have a direct bearing on the scarcity of opportunities. According to the study, in order for policymakers to create strategies that work for building a shared change objective, they need to have a better knowledge of one another's thought processes. Outlining the distinctions and parallels between lawmakers and superintendents can serve as a guide for future agreements and endeavors for the acquisition and procurement of supplementary resources.

2.11.2 Regional

A Comparative study of state funding models of basic education: implications for the provision of quality education. (Mashau, 2013)

To determine whether or whether the Norms and Standards of school funding policy are resolving historical inequalities in South Africa, the study compared the funding models for three states: Zimbabwe, the United States, and England. The study covered the implementation of school financing norms and standards in the province of Limpopo, South Africa. Principals and treasurers from ten Quintile 1-3 schools were given twenty questionnaires to complete. Ten more Quintile 13 school principals and a senior representative of the Limpopo Provincial Department of Education were interviewed as well. The study found that in England, school authorities have significant decision-making authority over how school finances are allocated, and schools have been given more responsibility over their own budgets. Local districts in the United States of America bear elementary and secondary education responsibility. State-by-state variations in school spending are caused by agreements between local governments and the federal government, the latter of which plays a major role. In Zimbabwe, the MoPSE, which provides money for secondary education, places the state in a central position for managing education. In addition to assigning instructors to classrooms, the government also pays teachers' salaries and provides educational supplies and school structures. The state gives schools grants-in-aid, which include

building, boarding, and tuition funds. All schools receive tuition grants, secondary schools with boarding facilities receive boarding grants, and all secondary schools receive building funds to help with capital improvements. Even while the government is the primary source of money for education, it shouldn't bear all of the blame. Families, businesses, local communities, and non-governmental organizations are all required to help the government support education, particularly if they have any influence on the standard of education that is delivered. Companies might provide materials or offer bursaries to support more efficient teaching and learning in classrooms. According to the study's findings, South Africa's schools face financial difficulties in offering high-quality instruction. Historical disparities in South Africa's educational system are not being addressed by the school funding policy's Norms and Standards. The report recommended a funding paradigm for South Africa to guarantee high-quality education. The report suggested that the Department of Basic Education have regular workshops on how schools are supported in accordance with national policy, based on funding in South Africa. Principals or heads of schools should be provided with a detailed explanation of how financing is decided for their institutions. Financial management guidelines should be taken into consideration in cases where the money allotted to schools are insufficient, but budgeting should still be based on needs.

Need for adequate funding in the administration of secondary education in Nigeria

(Nwafor, Uchendu & Akani, 2015)

The study's primary finding is that adequate funding is needed to help Nigeria achieve its secondary education targets. It was underlined how crucial it is for secondary schools to have alternate funding sources and the negative effects of not providing enough assistance for them. These consequences include crumbling infrastructure, high educational expenditures, and a decline in staff morale. It is clear that secondary schools with adequate funding for instruction have built their facilities and hired educators with the necessary qualifications. Two of the causes that the study examined for poor financing of secondary education were the population increase and inadequate planning. Furthermore, the techniques for prudent financial management were mentioned. The level of funds available to a large extent determines the quantity and quality of school objectives that will be met. This is due to the fact that funding is crucial for acquiring the fundamental material, financial, and human resources required to turn the school's goals into reality. This implies that the achievement of secondary education goals may be hampered, if not completely

destroyed, by a lack of funding. It is imperative that these expenditures are appropriately allocated towards the accomplishment and maintenance of secondary education's long-term goals. The supply of high-quality education is strongly correlated with funding, and the amount of money available determines how well citizens are educated. The results of the study indicate that attaining the societal objectives of secondary education requires sufficient funding. The report went on to say that as part of its commitment to financing this level of education, the government should make sure that secondary education gets enough funding. As part of their social duty, the private sector and other interested parties should come up with innovative ideas for raising money and assisting with school growth. It is recommended that secondary schools adopt financial management and monitoring strategies in order to effectively address and use the limited funding opportunities that they face.

Allocation of financial resource to enhance educational productivity and students' outcomes in Nigeria (Oyekan, Adelodun, Oresajo, 2015)

This study examines in detail how financial resources are distributed to the education sector and how this improves secondary school student productivity and outcomes at three Unity Colleges in Ogun State, Nigeria. Ex post facto research design, a deliberate sample, and a sampling technique were used in the study. The 2013 financial resources allotted to the impacted Federal Government Colleges in Ogun State, Nigeria, can be systematically gathered thanks to the ex post facto research approach. Students' opinions regarding the distribution of financial resources were also covered. A brief overview of education financing across pre-colonial, colonial, and contemporary times was provided by the study. Schools ought to employ rewards to promote student performance improvement by motivating staff.

Performance-based rewards for creative approaches, such as parental choice and incentives to focus on initiatives that better meet the needs of students, could be implemented. The study came up with the following suggestions to boost output and enhance learning outcomes for students: Before the state releases its funding allotment to the schools, school administrators ought to promote the idea of preplanning. To augment governmental support, the administrators ought to devise alternative means of financing their diverse educational institutions. The school administrators should build a better relationship between their schools and the host communities

of the schools. School administrators were also advised to put sound financial management practices in place so as to effectively utilize the limited funds available.

2.11.3 Local

How can managers in Secondary Rural Schools generate funds within a School-Based Management Framework? (Ngwenya, 2017)

Because financial administration in Zimbabwean schools has been decentralized to the school level, this article focuses on how education managers in rural secondary schools may earn cash while operating within the framework of school-based management. The main emphasis was on the crucial role that the educational manager played in securing funding with the help of willing parties in and around the school. Peasant farmers who depend on rain-fed agriculture make up a larger portion of the parents in rural schools. Because the issue under inquiry was exploratory in nature, the study used a qualitative case study design. Semi-structured in-person interviews with carefully chosen participants, including four teachers and an education manager.

The findings suggested that the unstable economic environment that education managers operate in points towards looking for funds from external stakeholders as part of their turnaround strategies. The research concluded that schools, especially those in rural environments should find other sources of funding. Due to the impoverished backgrounds of most of their clientele, education managers have to make extra efforts to raise funds for their schools. There is need for strong fundraising strategies to be adopted and also for education managers to put in place accountability measures so that, funds raised are not abused. To enable a comprehensive strategy to school fund-raising, school managers must also establish and nurture strong relationships and communication networks with both internal and external stakeholders. Effective teaching and learning in schools require sufficient financing, which necessitates innovation to make available.

The funding of secondary education: Towards sustainable development in Zimbabwe

(Mutigwa A, 2018)

The study set out to evaluate Zimbabwe's secondary school financial environment in order to discover the best successful policies and programs for increasing fairness, access, and student

retention in secondary education. Most pupils in underdeveloped nations are compelled to drop out of school because there is insufficient funding for secondary education. The government may provide safety nets, but issues with fairness, retention, and access in Zimbabwe's secondary schools are still unresolved. Government must ensure that, in line with the "Education for All" policy, every student receives a basic education. Post-colonial governments introduced a number of initiatives in an effort to remedy the educational gaps brought about by colonialism. But these initiatives unintentionally resulted in overstuffing budgets with costs associated with education. As a result, concerns about equity, accessibility, and persistence in postsecondary education received little attention. The study also examined the differences between infrastructure development and educational resources in rising nations where the majority of people reside in rural areas. All in all, budgets for education have decreased as a result of the global economic downturn. This study also examines funding strategies from other nations in an effort to identify best practices for secondary school financing that are relevant to Zimbabwe's situation.

The study was conducted in three administrative districts in the Manicaland Province of Zimbabwe. A mixed methods approach was used to look closely at the various options for funding secondary education and offer more efficient ways to pay for secondary schooling in Zimbabwe. The study concluded that the secondary education financing criteria need to be reviewed in order to provide a comprehensive approach of funding orphans and vulnerable pupils. Some BEAM targeted beneficiaries are not receiving funding; this is a problem that needs to be addressed by the appropriate authorities.

With Zimbabwe's small economy, it might be required to employ a number of tactics to give all pupils free education. A variety of funding strategies, including the tax incentive and education levy funding models, were recommended in the paper. People who can afford to pay for their children's education should pay for it, and those who can charge astronomical prices should be permitted to do so without interference from the government. Both the school levy and the tax incentive options are highly recommended because they are both sustainable. The survey also discovered that, among other reasons, a high percentage of students are in financial need as a result of layoffs and HIV/AIDS, making the BEAM and SIG funding models unsustainable. The report also recommended that schools charge for vocational and technical education and use project funding to cover running and construction costs. Funding secondary education will probably

encourage sustained growth in Zimbabwe since it can generate the human capital needed for manufacturing.

2.12 Chapter Summary

The chapter outlined the literature on the study. The theoretical framework was given as well as the empirical study on funding secondary education. Common terms used in the study were also defined.

CHAPTER 3 METHODOLOGY

3.0 INTRODUCTION

The research methodologies and methodology are presented in this chapter, along with the rationale behind the methods' selection. The research procedure and design, study area, population, data collection and analysis method, and management are all highlighted in this chapter. This chapter will present an estimate of the method's validity and reliability as well as the ethical considerations that were made when the research was being conducted.

3.1 Research Philosophy

Research philosophy is a framework of presumptions and attitudes regarding the advancement of knowledge (Wilkinson, Dumontier & Aalbersberg, 2016). Researchers can choose from a variety of research ideologies, such as postmodernism, positivism, pragmatism, interpretivism, and realism. The pragmatist philosophy was employed by the researcher in this investigation.

3.1.1 Pragmatism

According to pragmatics, ideas are only important when they facilitate action (Kelemen & Rumens, 2008). Charles Pierce, William James, and John Dewey were three American philosophers who contributed to the development of pragmatic thought in the late 19th and early 20th centuries (Kelemen & Rumens, 2008). It tries to balance subjectivism and objectivism, values and facts, precise and thorough information, and many contextualized experiences. It accomplishes this by considering theories, concepts, ideas, hypotheses, and research findings not in an abstract sense but rather in terms of the roles they play as tools for thought and action as well as the practical implications they have in particular situations (Kelemen & Rumens, 2008). Pragmatists are interested in the real-world applications of concepts, and they place a high emphasis on information that makes actions possible. A pragmatist views research as a process that begins with a problem and ends with useful solutions that guide future practice. The reflexive process of inquiry, which is sparked by doubt and a feeling that something is amiss or out of place and which regenerates belief once the issue has been fixed, is driven by the values of the researcher (Elkjaer & Simpson, 2011). This study adopted a pragmatist philosophy as it allows to view the problem of funding in schools from various viewpoints and helps to verify interpretation and conclusions.

This philosophy enables data to be interpreted objectively and subjectively in analyzing the arguments of the opinions of respondents.

3.2 Research Strategy

3.2.1 Mixed Approach

Because the problems this research intended to answer required both qualitative and numerical data, a mixed methods approach was adopted. The primary goal of the mixed method is to maximize the benefits of both the quantitative and qualitative approaches while minimizing their drawbacks (Denscombe, 2002). According to Cresswell (2003), a mixed approach is a kind of research in which techniques for gathering or evaluating data from both quantitative and qualitative approaches are combined into a single study. Collis & Hussey (2003) assert that because the mixed methods approach is an addition to the qualitative and quantitative techniques rather than their replacement, it will remain valuable in the future. Combining methods for this study was a powerful way of trying to understand the issues underlying complex investigations into an economy that has suffered decades of challenges in the education sector.

3.3 Research Design

The questions that are asked in a research project are determined by the body of knowledge that exists in that field (Heale & Twycross, 2015). A descriptive survey design was used in this investigation. In order to collect data, summarize, present, and evaluate it in order to provide clarification, the descriptive survey is utilized in preliminary and exploratory investigations (Orodho, 2005). The goal of the descriptive survey, according to Heale & Twycross (2015), is to ascertain and report the current state of affairs. In a descriptive survey study, participants' information is gathered to ascertain the population's present state with regard to one or more variables (Orodho, 2005). It also discusses population distribution, the way in which variables interact, and the current condition of affairs (Heale & Twycross, 2015). Because the design allowed the researcher to collect data on the reasons behind secondary school budget gaps and how those gaps affected student performance and pass rates, the researcher decided that the design was appropriate.

3.4 Population and Study Area

3.4.1 Population

A population, according to Cooper and Schindler (2001), is the entire set of elements from which we hope to draw conclusions. Conversely, the population element refers to the subject matter being measured. It serves as the study unit. The entirety of all the study's elements makes up the population (Popper, 1992). This demographic is crucial to every research project because it dictates the sampling strategy and forms the basis of the entire research technique (Crotty, 1998). All the government secondary schools and SDC cluster chairpersons in the district make up the total population of the study. The district office provided statistics on the number of government secondary schools and SDC cluster chairpersons. For the quantitative research, 100 government secondary schools were used and for the qualitative study, 15 SDC cluster chairpersons were used. The choice of the school heads was based on their role as accounting officers, which includes overseeing the management of school finances and making sure funds are available. Because they collaborate with school heads to manage school funds, the SDC cluster chairpersons were chosen. Since they speak for a group or cluster of parents in nearby schools, only chairpersons were chosen. Because there was not enough time or money to perform this study, a sample was chosen to represent the entire quantitative population.

3.4.2 Study Area

The study was carried out in Hurungwe District, Mashonaland West in Zimbabwe. Mashonaland West province is located in the Northwest part of Zimbabwe and is divided into six districts, one of which is Hurungwe. Hurungwe is the largest district in the province in terms of physical area, influx of people into the province, and population numbers. The researcher works at one of the district's secondary schools thus, conducting the study was made easier and less expensive for her.

3.5 Sampling Method

3.5.1 Convenience sampling

Convenience sampling involves the selection of participants based on their availability to the researcher. Convenience samples are unconstrained, non-probability samples, according to Cooper & Schindler (2001). Convenience sampling is typically preferred by researchers over other sampling strategies since it is less expensive and simpler to use (Crotty, 1998). Convenience sampling frequently aids in overcoming a number of research limitations. For instance, it is simpler to use friends or relatives as a sample than it is to specifically target strangers. Convenience sampling was adopted for this study. Since the researcher works in one of the secondary schools

in the district, conducting the study will be made easier by the "colleague" working relationships with workmates.

3.6 Sample Size

Cooper & Schindler (2001) state that the variation in the population parameters under investigation should determine the sample size. According to Cooper & Schindler (2001), the interval range, desired estimate precision, and dispersion or variance within the population all influence sample size. Data collection on every conceivable observation within the population is not always feasible. If this is the case, just the sampled observations are examined and utilized as the foundation for decision-making. The sample size determination table by Krejcie & Morgan (1970) will be used by the researcher in this investigation to determine a sample size of 80. Table 3.1

Table 3.1									
<i>Table for Determining Sample Size of a Known Population</i>									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	100000	384
<i>Note: N is Population Size; S is Sample Size</i>					<i>Source: Krejcie & Morgan, 1970</i>				

Source: Kregcie & Morgan, 1970

3.7 Data Collection Instruments

Data for research can be collected using primary and secondary methods. Primary data can be collected using instruments like surveys, interviews, focus groups and case studies. Secondary data on the other hand, can be collected using government reports, books and document analysis. For this study primary data was collected using questionnaire surveys and interview guides. Secondary data was from document analysis.

3.7.1 Questionnaire

A questionnaire is a tool for data collection that enables measuring in favor of or against a specific position (Orodho 2004). It is made up of statements and questions. There are both closed-ended and open-ended questions on the survey. The questionnaire's two main benefits are that it saves time and costs little money. Because each item is followed by an alternative cause, a huge number of people can provide information, questions can be simply analyzed, anonymity is possible, and administration is made easier Cooper & Schindler (2001). Structured questionnaires with open and closed ended questions were used in this study by the researcher to gather data from the population sample of secondary heads. The questionnaire was designed in a simple manner with plain, uncomplicated English thus, making it easier for heads to respond to.

3.7.2 Interview guide

Berge (2001) defines interview guide as a conversation with a purpose of gathering information, and provide further information that could have been missed out in questionnaires in a study. Interviews also allow the participants to discuss deeply their meaning and perspectives (Yin, 1998). The researcher conducted a face-to-face interview with the SDC cluster chairpersons who provided opinions, experiences, views and understanding on issues pertaining to funding, use and management of funds for the secondary schools in the district. This technique is special because it enables direct vocal communication between people and ensures that all inquiries are answered.

3.7.3 Documentary Reviews

Documents are defined by Yin (1998) as both a source of unprocessed data and a means of storing compiled data. These records could include yearly reports, financial statements, and meeting minutes and agendas. The MoPSE through the Hurungwe district education offices provided the majority of the documentary reviews used in this study, with some coming from online sources.

These records enabled the researcher assess how well schools are doing financially, how much money they receive based on affiliations, how many people attend meetings and seminars, and how much infrastructural and resource improvement schools have achieved.

3.8 Data Collection Procedure

Questionnaires were developed and distributed to all secondary heads using a WhatsApp formal group for secondary school heads in the district. Responses were given online directly to the researcher's inbox or email with the first 80 responses being considered for the research. Face to face interviews were conducted with the SDC cluster chairperson. Documents and reports at the district office were reviewed by the researcher throughout the study.

3.9 Data Analysis

According to Cooper & Schindler (2001) Managers need information, not raw data. Researchers generate information by analyzing data after its collection. Data analysis usually involves reducing accumulated data to a manageable size, developing summaries, looking for patterns, and applying statistical techniques. Yin (1998) argues that statistical findings are only of value to managers if they can be effectively communicated to them. Quantitative data for this study was analyzed using descriptive statistics and inferential tools. The software used was Statistical Package for Social Sciences (SPSS) and AMOS to analyze data obtained in the research. Qualitative data was analyzed using the thematic and grounded methods using NVIVO data analysis software. Common themes were drawn and presented. Data for the research was presented on tables and figures.

3.10 Reliability, Validity, Ethical Considerations

3.10.1 Reliability

Yin (1998) defined reliability as the degree to which methods for gathering data or conducting analyses will produce consistent results. The main goals should be that a subsequent inquiry should be able to get the same conclusions and results if it conducted the same study using the exact same methods as previously detailed by an earlier investigator. As a result, the study will be regarded as extremely trustworthy. Cronbach's alpha was used to measure instrument reliability for the questionnaire and for the interview guide, trustworthiness was used.

3.10.2 Validity

Cooper & Schindler (2001) defined validity as an assessment's ability to measure what it is intended to measure. Generally, also known as external validity, it is concerned with if the research findings may be equally relevant to various research contexts. Validity is concerned with whether the findings are genuinely about what they appear to be about (Cooper & Schindler, 2001). According to Orodho (2004), content validity quantifies how well test items capture the domain or universe of the characteristics or attributes being evaluated. The researcher determines the overall content to be represented by a thorough literature review of the subject matter in order to establish the content validity of a measuring instrument. Next, items that accurately represent the information in all areas must be randomly selected from this literature review (Cooper & Schindler, 2001). The literature that addressed each research question and met the study's objectives was used by the researcher for this study. The researcher also made consultations with supervisors as well as comparing Average Extracted Variances (AVEs) and Squared Co-relations Constructs (SICCs).

3.10.3 Ethical Considerations

Prior to starting this study, an introductory letter was obtained from Chinhoyi University of Technology to be able to go and collect research data. Permission from the Mashonaland West Provincial Education Offices was also acquired to conduct the research in Hurungwe secondary schools. Participants received assurances that their identities would remain private upon publication of the study's findings, and that the data they provided would be kept private and utilized exclusively for the purpose of research. The request to participate in this study was made free from coercion, threats, influence, or false information.

3.11 Chapter Summary

This chapter gave the population of the study and the sample to be used. It also highlighted the research design, approach and philosophy followed in the study. The research process and instruments used were also given.

CHAPTER FOUR RESULTS

4.1 Introduction

This chapter continues the study methodology chapter by presenting and discussing the field survey results. The primary goal of this part is to offer research findings that were informed by the goals of the study. While thematic and grounded theory methods of analysis were used to analyze qualitative data, descriptive statistics and inferential tools were used to analyze quantitative data. The participant description contains information on the respondent's gender, position, length of time at the school, registration status, and accountable authorities in charge of the institution. The aim of the research was to come up with a funding model of entrepreneurship that schools can use. Correlations and structural equation modeling were used in the study to establish the relationships between the research variables. The test results' significance mainly ranged from the significant level of 0.01 to a significance level of 0.05," according to the report (Coolican 2009:199). Because there were two possible outcomes for every comparison, two-tailed tests were used to determine the study's likelihood.

4.2 Response Rate

The two distinct tools employed to gather responder statistics were the structured questionnaire and the interview guide. This subsection presents the research findings from the two instruments.

4.2.1 Questionnaires

Seventy-three of the eighty replies were completed and returned, making up the sample for the study. Thus, 91% of the total respondents answered. Data were gathered using self-administered questionnaires from respondents. Hendra & Hill (2018) state that response rates for scientific research should be rather high—60% is usually regarded as adequate. The research appears to have been successful because 91% of respondents answered, which is much greater than 60%. Because respondent bias may exist, low response rates are undesirable. Table 4.1 provides a summary of the response rate.

Table 4.1: Response rate

	Number administered	Returned completed	fully	Response rate
Hurungwe East	22	19		86%
Hurungwe West	18	16		89%
Hurungwe South	20	19		95%
Hurungwe North	20	19		95%
Total	80	73		91%

The response rate of 91% as presented in table 4.1 shows an impressive record and implies that the research was a success.

4.2.2 Interview guide response rate

One should adhere to the concept of saturation when conducting interviews, which describes the moment at which any subsequent interviews won't provide new sub topics. This is the acceptable principle in qualitative inquiries as you don't start with a predefined number of interviews as is the case in quantitative researches. After the first ten interviews, no additional topics arose, and ten interviews were completed.

4.3 Demographic information

The demographics of respondents are presented in table 4.2 below:

Table 4.2: Respondents demographics

Characteristics	Measuring Group	Frequency	Valid percentage
gender of respondent	Male	38	52.1%
	Female	35	47.9%
	Totals	73	100%
leadership experience respondents	1-5 years	30	41.1%
	of 6-10 years	32	43.8%
	11-15	5	6.8%

	above 15 years	6	8.2%
	Totals	73	100%
Founding head	Yes	6	8.2%
	No	67	91.8%
	Totals	73	100%
Period in existence by the school	1-5 years	0	0.0%
	6-10 years	20	27.4%
	11-15 years	27	37.0%
	above 15 years	26	35.6%
	Totals	73	100%
Responsible authority at school	HRDC	61	84%
	KTC	5	6.8%
	CHURCH	3	4.1%
	GOVERNMENT	4	5.4%
	Other	0	0.0%
	Totals	73	100%
Formal registration	Yes	37	50.7%
	No	36	49.3%
	Totals	73	100%

According to the data, there were 52% male and 48% female responders. This demonstrates the gender gap in leadership roles within education. More men are promoted to leadership positions in the district.

The study sought to determine if the participant was the initial headmaster of the educational institution or not. Of the schools that were found to have been founded, only 8% had been founding

headmasters; the remaining 92% had not. This illustrates the high employee turnover in the educational field. The crucial institutional memory is supplied by the 8% of original school heads.

The study also aimed to determine the head masters' work experience, who were chosen because it was thought that their background would be important for understanding how schools are managed. 41% of the participants had less than a year's worth of job experience, while 44% had between six and ten years and 15% had more than ten years of job experience. This suggests that greenhorns control the industry. Still, the 15 percent comes in helpful when dealing with the issue at hand.

Furthermore, the research aimed to determine the duration of the respondent's affiliation with the school. All of the schools were determined to have been open for more than five years. Of the respondents, 27% said their school had been open for between six and ten years, and the remaining 73% said their school had been open for at least eleven years. This demonstrates that the majority of the schools have been around long enough to initiate some kind of fundraising.

Another significant factor that was examined was the authority in charge of the school, since this reflects the level of independence the institution enjoys in managing its operations. 84% of the schools are managed by the Hurungwe Rural District Council, 5% by the government and 4% by churches. This suggests that the majority of schools surveyed were locally managed (no red tape in decision making as they are owned by council). This is critical on decision making.

Out of the 73 respondents, 51% said their educational institutions were officially registered, whereas 49% said the opposite. Thus, experiences from both registered and unregistered schools are included in this study.

4.4 Preliminary statistics

Finding the right statistical procedures to use when inferring correlations between study elements, the validity and reliability of the sample, the adequacy of the sample, the normalcy of the research findings, and more depend on preliminary testing.

4.4.1 Sampling adequacy

The sample size's suitability for the component analysis and other tests was examined. To do this, the Bartlett's Test of Sphericity and the Kaiser Meyer Olkin Measure of Sampling Adequacy (KMO) were used. The outcomes are displayed in Table 4.3 below.

Table 4.3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			.452
Bartlett's	Test	of Approx. Chi-Square	11139.672
Sphericity		Df	73
		Sig.	.000

Because the Kaiser Meyer-Olkin measure's probability value of 0.452 was 0.000—much less than the permitted margin of error of 0.05—it may be concluded that the sample size was sufficient and the acquired results met the requirements for exploratory factor analysis (Field, 2009).

4.4.2 Normality tests

To find out if the sample data came from a population with a regularly distributed distribution, a normality test is used (within a given tolerance). Many statistical analyses, such as the one-way and two-way ANOVA and the Student's t-test, need a regularly distributed sample group. To check for normalcy, QQ plots and histograms were visualized and the Kolmogorov-Smirnov and Shapiro-Wilk tests were utilized. Table 4.4 displays the results of the normality tests.

Table 4.4: Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
Fundraising activities	.421	73	.000	.599	73	.000
Tuition	.538	73	.000	.275	73	.000
Donor funds	.538	73	.000	.275	73	.000
Government aid	.503	73	.000	.211	73	.000

Levies	.274	73	.000	.223	73	.000
Projects (funds from entrepreneurial projects)	.421	73	.000	.599	73	.000
Uses of school funds	.462	73	.000	.248	73	.000
Are the available resources at your school sufficient to meet the financial obligation	.269	73	.000	.792	73	.000

When considering both measures, the probability values (sig values) have to be more than 0.05 in order for the variables to be deemed normally distributed. Non-parametric tests can be used to infer correlations between study variables if probability values are determined to be less than 0.005, as is the case with the data shown in table 4.4. In this scenario, it is assumed that the variables under investigation are not normally distributed. The histogram and QQ graphs, which display the data in a non-normal state, can be used to further highlight the non-normal nature of the data. This demonstrates how correlations between the research variables were inferred using non-parametric spearman rank correlation analysis.

4.4.3 Reliability

Both qualitative and quantitative techniques were used to assess reliability. The criteria of source truthfulness, reliability, and conformability were applied in the analysis of qualitative data. The researcher chose trustworthy sources or professionals. Cronbach's alpha was used to assess the internal consistency of the instrument for reliability assessments on measurable data. Reliability testing was conducted on all study topics; the findings are shown in Table 4.5 below.

Table 4.5: Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Levies	24.53	1.391	.000	.834
Tuition	23.60	1.382	-.092	.880
donor funds	24.47	1.113	.397	.740

The Cronbach's alpha for every study item in table 4.5 above was more than 0.7. George & Mallery (2003) established the following rules: When the alpha is more than 0.7, the instrument is generally

government aid	24.53	1.391	.000	.834
Projects	24.19	.740	.514	.712
Fundraising activities	23.53	1.391	.000	.834
are the available resources at your				
school sufficient to meet the financial	22.34	.367	.681	.627
obligation purchase of furniture,				
teaching and				
learning material	24.53	1.391	.000	.834
payment of affiliations	24.53	1.391	.000	.834
construction and renovation of school				
premises	24.53	1.391	.000	.834
payment of ancillary staff	24.53	1.391	.000	.834
school travel and subsistence fees	24.53	1.391	.000	.834
				.834
purchase of personal protective	24.53	1.391	.000	
equipment workshop levies, transport				
for sport				
and national exams	23.53	1.391	.000	.834
seeking donor funds	24.53	1.391	.000	.834
entrepreneurial projects	24.53	1.391	.000	.834
payment plans with guardian/parents	24.53	1.391	.000	.834
payment of levies in kind (goats,				
cattle, chickens)	24.53	1.391	.000	.834
Others	23.53	1.391	.000	.834

considered appropriate and acceptable. Exceptional ranks first on a scale of 0 to 1, followed by good, decent, alright, awful, and unsatisfactory. This data supports the claim made by Nunnally (1978) that a good Cronbach's alpha value is usually higher than 0.7. Credibility to the results is increased by the data gathered demonstrating that the study questionnaire's items were consistent

and convergent across all research topics. The employed questionnaire was trustworthy because of its internal consistency.

4.4.4 Validity

Validity is the fundamental indicator of a concept, conclusion, or measurement's dependability and possibility of accurately reflecting the real world. The word "valid" is derived from the Latin word *validus*, which meaning strong. A measurement tool's validity is determined by how well it measures the things it promises to measure. Convergent, discriminant, and content validity were used to evaluate validity.

4.4.4.1 Content validity

Two distinct approaches were used to conduct the validity analysis: assessing assessors who were leading academics in the field of creative financing and entrepreneurship as well as reviewing them, and quantitatively quantifying content validity. Five to ten expert assessors are required, based on the researcher's application of Yaghmale's guidance for expert evaluation.

Table 4.6: Content Validity Index

Raters	Total item	Valid items	Fraction
1	17	17	1.00
2	17	17	1.00
3	17	16	0.94
4	17	15	0.88
5	17	17	1.00
6	17	14	0.82
7	17	16	0.88
CVI	17	16	0.88

Source: Survey Data (n = 73)

Yaghmale (2009) states that an instrument's content validity must be acknowledged with a score of at least 0.80. The content validity index is calculated using the formula K/N , where K is the total number of valid questions on the questionnaire and N is the total number of questions on the

instrument (CVI). Table 4.4 indicates that an overall content validity index of 0.88 indicates the validity of the instrument.

4.4.4.2 Discriminant validity

According to Engelland, Holland & Piper (2016), discriminant validity is the extent to which measures of several constructs are different from one another or just tangentially associated. This supports the notion proposed by Mello & Collins (2001), according to which it is critical to show that there is little to no correlation between various categories. Discriminant validity states that the same components should contribute to variance in a significantly smaller proportion than other latent variables as claimed by Henseler, Ringle & Sarstedt (2015) and Makanyeza & Chikazhe (2017). SICCs and AVEs that correspond to them are shown in Table 4.7.

Table 4.7: AVEs and SICCs

Construct	IFA	IPP	LVF	DNF	GVF	SFR
IFA	0.610					
IPP	0.241	0.614				
LVF	0.482	0.112	0.622			
DNF	0.361	0.422	0.095	0.632		
GVF	0.436	0.062	0.314	0.074	0.642	
SFR	0.421	0.097	0.243	0.112	0.062	0.648

IFA- Innovative fundraising activities, IP – Innovative project proceeds, LVF – Levy financing, DNF- Donor financing, GNF- Government Funding, SFR- Sufficiency Financial resources

Note: Diagonal elements in bold represent AVEs

Source: Survey data (2023)

Because all of the AVEs in bold were greater than the corresponding SICCs, it is evident from the results in Table 4.7 that the condition for discriminant validity was met. Consequently, the requirements for discriminant validity were met.

4.4.4.3 Convergent validity

Convergent validity, according to Franke & Sarstedt (2018), is the degree to which a measure agrees with other methods employed to evaluate the same notion. The discriminant validity of an empirically novel construct establishes that it encompasses phenomena that other constructs in a model do not (Franke & Sarstedt, 2018). The need for causal indicators from a measurement model to sufficiently explain the change in the hidden variable they are intended to measure is known as convergent validity. 2015 (Franke & Sarstedt, 2018).

The study examined and assessed the model's convergent validity. The measurement model was predicted using maximum likelihood estimation, which also yielded more accurate parameter values. A few of the measurement model fit metrics taken into consideration include CMIN/DF (2/DF), Goodness of Fit Index (GFI), Adjusted GFI (AGFI), Normed Fit Index (NFI), TuckerLewis Index (TLI), Comparative Fit Index (CFI), and Root Mean Square Error of Approximation (RMSEA). The evaluation model determined that (2/DF=2.796, 0.925 CFI, 0.064 RMSEA, 0.944 GFI, 0.912 AGFI, 0.978 NFI, and 0.972 TLI) were the appropriate model fit metrics.

The CMIN/DF 3–4 results indicate a good model match. According to Makanyeza & Chikazhe (2017), 2/DF must be less than 3 in order to be authorized. A model's RMSEA must be less than 0.07, but its GFI, AGFI, NFI, TLI, and CFI must be closer to 1 in order to be deemed appropriate (Monteiro, Soares, & Rua, 2017).

Bagozzi and Yi (1988) proposed a cut-off value of 0.6 for normalized factor loadings and reported that greater critical ratios were likewise seen as important and reasonable. Table 4.8 shows the adjusted factor loadings and critical ratios (CRs) for the categories used to assess convergent validity.

Table 4. 8: Constructs, Items, λ and CR

Construct	Items	λ	CR
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Innovative Fundraising activities	IFA1	0.673	9.126***
	IFA2	0.765	9.918***
	IFA3	0.823	10.718***
Innovative Projects proceeds	IPP1	0.748	9.815***
	IPP2	0.811	10.234***
	IPP3	0.871	10.992***
Levy Financing	LVF1	0.617	8.723***
	LVF2	0.995	11.122***
	LVF3	0.711	8.776***
Donor Financing	DNF1	0.622	8.677***
	DNF2	0.665	8.742***
	DNF3	0.795	9.624***
Government Funding	GVF1	0.924	11.014***
	GVF2	0.725	9.325***
	GVF3	0.789	10.101***
Sufficiency of financial Resources	SFR1	0.657	8.712***
	SFR2	0.972	11.102***
	SFR3	0.871	10.295***

Notes: - CR is fixed; *** significant at $p < 0.001$

Source: Survey data (2023)

4.5 Sources of funding

Descriptive statistics were conducted for parameters identified and the results are presented in table 4.9 below.

Table 4.9: Descriptive Statistics on entrepreneurial financing activities

Respondents were asked whether certain entrepreneurial activities exist in their schools or not and the results shows that on average innovative levies were there in schools as reflected by a mean score of 1 which corresponds with yes response. The zero standard deviation imply that all respondents were agreeable that their schools had levies which they used to finance their operations. Respondents however had an overall mean response of 1.93 (2), which corresponds with no mean response, this imply that schools were not relying on tuition to fund their operation

N		Minimum	Maximum	Mean	Mean response	Std. Deviation
Levies	73	1	1	1.00	Yes	.000
Tuition	73	1	2	1.93	No	.254
Donor funds	73	1	2	1.07	Yes	.254
Government aid	73	1	1	1.00	Yes	.000
Innovative projects	73	1	2	1.34	Yes	.478
Innovative fundraising activities	73	1	2	1.62	No	.321
Valid N (listwise)	73					

as tuition was said to be too little to help out with operations. The standard deviation of 0.254 which is non-zero imply that in some school, they relied upon tuition in their operations. A look at use of proceeds from innovative fundraising projects shows a mean score of 1.34 (1) which corresponds with a mean response of yes, which imply that schools were using funds from innovative projects to fund their operations. The standard deviation of 0.478 implies that some schools were not using that as a source of funding since they do not have such projects. Innovative

fund-raising activities found to have a mean score of 1.62 (1) which corresponds with a no mean response implying that schools were not relying on this as a funding source. The huge standard deviation 0.321 implies that some schools were however using this innovative funding source for their operations.

4.6 School operations that require finance

After conducting a quantitative analysis of the research returns obtained from the administered questionnaires, descriptive statistics were retrieved, including mean, standard deviations, and range. Table 4.10 below presents the findings.

Table 4.10: Descriptive Statistics on use of funds in schools

N		Minimu m	Maximu m	Mean	Mean response	Std. Deviation
purchase of furniture, teaching and learning material	73	1	1	1.00	Yes	.000
payment of affiliations	73	1	1	1.00	Yes	.000
construction and renovation of school premises	73	1	1	1.00	Yes	.000
payment of ancillary staff	73	1	1	1.00	Yes	.000
school travel and subsistence fees	73	1	1	1.00	Yes	.000
purchase of personal protective equipment	73	1	1	1.00	Yes	.000
workshop levies, transport for sport and national exams	73	2	2	2.00	No	.000
Valid N (listwise)	73					

4.7 Descriptive statistics on sufficiency of financial resources

The school was able to participate in all extra curricula activities	73	1	2	1.78	No	.422
Table 4.11: Descriptive Statistics on use of funds in schools						
purchase of personal prospective equipment	73	Mini	Maxim	Mean	Yes	.187
Overall	73	mum	um	1.58	No	.268
Valid N (listwise)						
School was able to participate in all regional workshops	73	1	2	1.62		.220
Student book ratio improved	73	1	2	1.72	No	.312
When asked if they had enough money to cover their daily expenses as schools, the answers said						
Learners are motivated	73	1	2	1.11	Yes	.121

Table 4.11: Descriptive statistics on financial sufficiency (adequacy)

that they did. Five questions were asked in this regard, and two of them—that is, "learners are motivated" and "purchase of prospective equipment was done"—had mean scores of 1.11 and 1.41, respectively. These results suggest that the school had sufficient funding to make learners happy and to make the equipment purchase. Nonetheless, non-zero standard deviations of 0.187 and 0.121 indicate that it's possible that some respondents didn't agree with the questions. Three elements, with mean ratings of 1.62, 1.72, and 1.78 respectively, were the school's ability to engage in all regional workshops, the student book ratio improved, and the school took part in all extracurricular activities. The average respondents' opinion was that the school could not carry out the programs because they lacked sufficient resources, as indicated by the mean scores and the "no" mean response. On the other hand, the non-zero standard deviations suggest that some respondents might have had different opinions.

4.8 Qualitative findings

4.8.1 Sources of funding

Table 4.12 Emerging themes from interviews on major financing schemes used by schools

Emerging themes	Number of interviewees	Percentage of those that raised the theme
Levies	10	100%
SIG funds	8	80%
Fundraising activities	8	80%

BEAM funds	6	60%
Donations (church, corporates)	6	60%
Funds from innovative projects	2	20%

From the emerging themes table on major financing schemes, levies were popular as a funding source as it was raised in all ten interviews followed by fundraising activities such as monthly civvies, entertainment gigs while the least popular was innovative projects with only two mentions in all the ten interviews conducted. This information can be presented in figures 4.1 as presented below to give a visual impression.



Figure 4.1: word cloud showing popularity of innovating funding schemes used by schools

4.8.2 School operations that require finance

The study also sought to ascertain school operations that requires funding and to do this, interviews were conducted and then a structured questionnaire was administered to quantify the operations

that requires school financing. The interviews showed five main uses of schools` resources namely purchase of books, doing extra curriculum activities including sporting, administration, workshops for staff and learners as well as payment of affiliation fees. Table 4.13 shows the main school operations that require finance.

Table 4.13 below summarizes themes of main operations that need financing and their respective frequencies.

Emerging themes	Number of interviewees	Percentage of those that raised the theme
Textbooks	10	100%
Extra curriculum activities	10	100%
Administration and Examination	7	70%
Workshops	4	40%
Payment of affiliation fees	2	20%

From the emerging themes table, buying textbooks were popular as a use of school funding as it was raised in all ten interviews together with extra curriculum activities followed by administration which was pointed out in 7 interviews while the least popular was payment of affiliation fees which was raised by two interviewees. The frequencies were then used to generate a word cloud in figure 4.2 below.

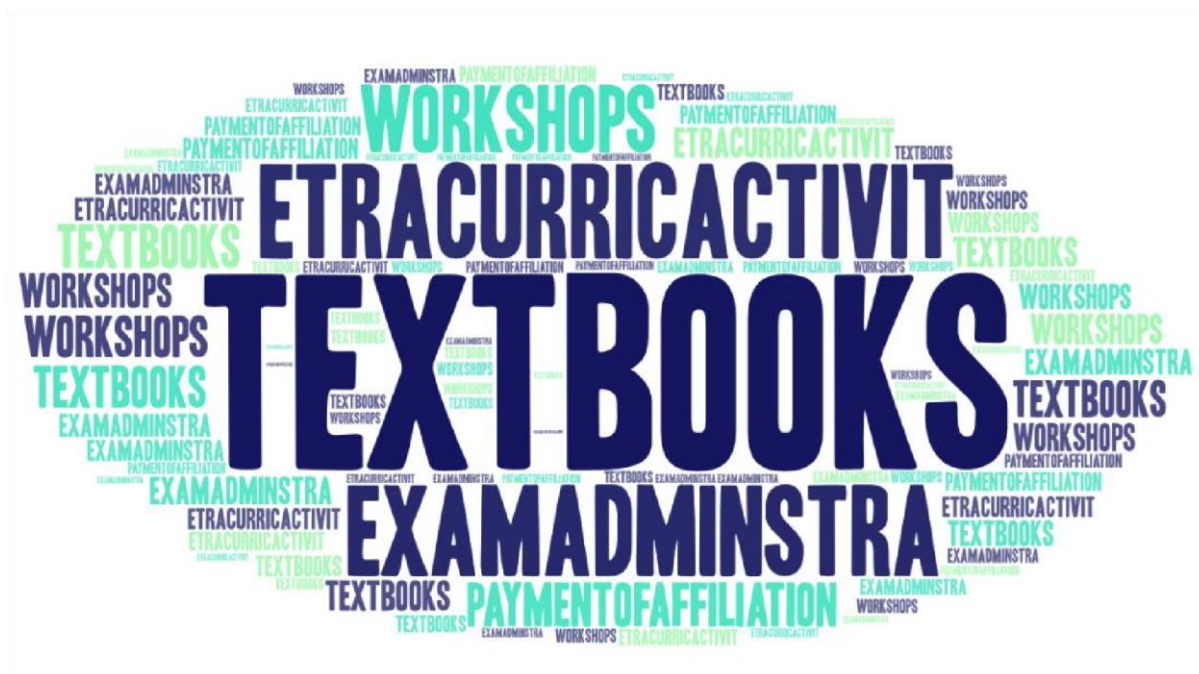


Figure 4.2: Uses of school financing in Hurungwe district

The figure 4.2 above illustrates the popularity of textbooks with large font sizes and central locations among respondents. Exam administration and extracurricular activities followed, with workshops and affiliation fee payment being the least popular, as indicated by the small font sizes and their outer location in the word cloud.

4.8.3 Financial Adequacy/sufficiency

The study also sought to find out on the sufficiency of financial resources to school operations and to that effect four proxy measures came out from interviews conducted. These were student book ratio of the school, participation of schools in extra curriculum activities, workshop participation as well as payment of affiliation fees. The themes were presented in a frequency table as presented in table 4.14.

Table 4.14: Themes on sufficiency of financial resources in schools

Emerging themes	Number of interviewees	Percentage of those that raised the theme
Student book ratio increased	10	100%

Failed to participate in extra curriculum activities	8	80%
School missed workshops	5	50%
Failed to pay affiliations in full	2	20%

The results show that student book ratio increased (many students now sharing one text book), with frequency of 10, the schools also failed to participate in extra curriculum activities (8). The least popular is failure to pay affiliation fee with only two mentions. These themes were used to generate word clouds to pictorially present interview results. Figure 4.3 illustrates the interview returns.

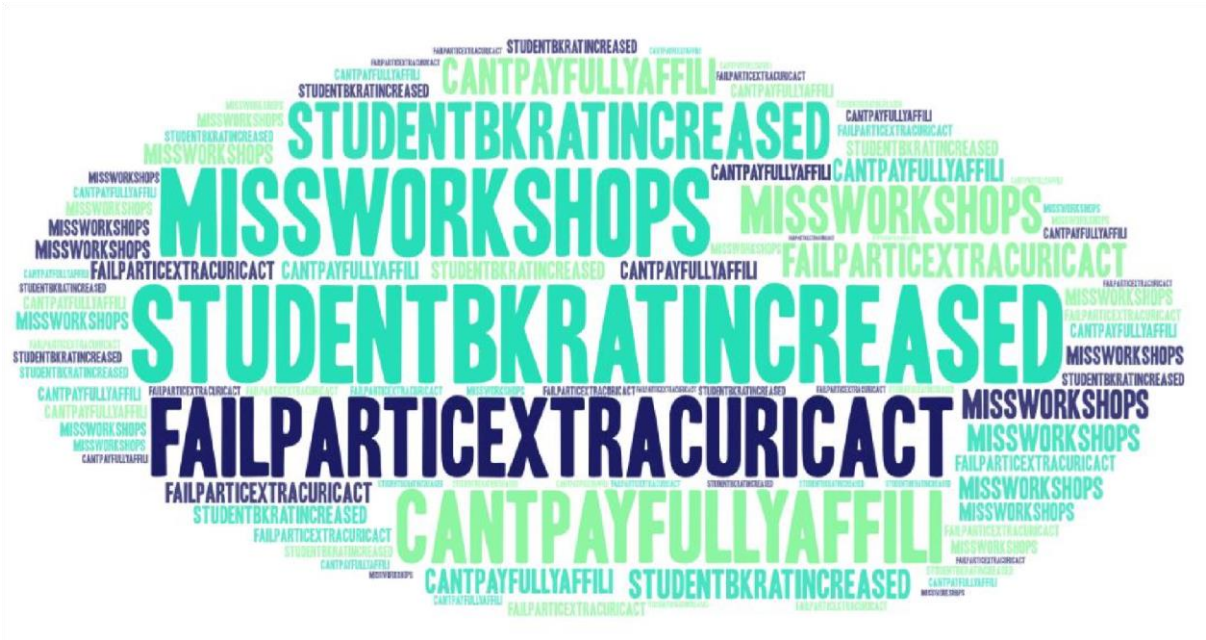


Figure 4.3: Adequacy of schools’ financial resources

Schools resources were found to be inadequate to meet operations of schools.

4.8.4 Sustainable ways of funding

The results in Table 4.15 show that schools had no capacity to do income generating projects to improve financial resources. There was no training or know how in schools to adopt projects although there were measures put in place to improve the funds of schools. only 40% indicated that they were doing projects in their schools.

Table 4.15: Themes on sustainable measure in schools

Emerging themes	Number of interviewees	Percentage of those that raised the theme
Income generating projects	4	40%
No capacity to do projects	8	80%
Training/ know how to adopt projects	2	20%
Other measures in place to improve funds	7	70%

4.9 Summary of quantitative and qualitative results.

- Sources of funding comprise any and all internal and external resources sources as well as initiatives that help schools overcome their financial difficulties. The main sources of funding are parent levies, SIG funding, donor funds, proceeds from fundraising events, BEAM funds and funds from entrepreneurial activities.
- The role of entrepreneurship in funding of schools is to provide learners with textbooks, fund workshops, administration of examinations, payment of affiliations, attend subject workshops and participate in extra-curricular activities.
- When schools have inadequate funding, they fail to participate in extra-curricular activities, student book ratios are high, teachers fail to attend subject workshops and schools are not able to pay their affiliations. In some schools, learners appeared to be motivated and some schools managed to acquire personal protective equipment from donations and entrepreneurial initiatives.
- Schools can adopt entrepreneurial initiatives including; fundraising projects, income generating activities including poultry projects, piggery, uniform making, peanut butter making and market gardening. Training and capacity development on the role of entrepreneurship in schools is lacking. Schools mainly do not have the capacity to do income generating projects.

4.10 Discussion of findings

4.10.1 Main sources of funding in secondary schools

Qualitative and quantitative results from the study show that the major sources of funding in schools are levies, SIG funds, donations, government aid, innovative projects, fundraising activities. Schools receive levies for sports, building and administration that are paid by parents for their learners. Levies are also obtained from donor funds such as CAMFED, Pamuhacha and Parks Zimbabwe. Satellite schools receive SIG funds and some schools receive donations from churches, political affiliates as well as individual donors. Government funds are received by schools in the form of BEAM for orphans and vulnerable learners. This is in line with Chikoko &

Mthembu (2020) and Changamire (2017) who note that, secondary education financing is mainly from public education financing, external aid and private education funding.

4.10.2 The role of entrepreneurship in funding school programs

Findings indicate that funds in secondary schools are mainly used for purchase of textbooks, purchase of furniture, payment of affiliations, construction and renovation of school premises, administration activities, payment of ancillary staff, workshop levies, purchase of personal protective equipment, transport for sports and national exams. Though findings are supported by Kayonda et al., (2021), who asserts that schools require resources to acquire textbooks, furniture and to develop infrastructure, there are other uses of funds in Hurungwe schools including payment of affiliation, workshop fees and transport for national exams and sports. Schools need to source or acquire funds in order to be able to run various programs. These results are in line with Yeban (2023) who asserts that, though school funds are used for relatively similar activities, the actual use varies from school to school. Some uses of funds are almost similar for all schools for example purchase of textbooks, administration expenses and purchase of stationery. Other uses of funds apply to certain schools for example payment of ancillary staff and transporting national examinations. Only schools with ancillary staff require funds for payment of salaries and wages. On the other hand, schools that do not have national examinations delivered are expected to pay money to transport exams to and from their schools.

4.10.3 Inadequate financial resources in secondary schools.

Levies received in schools are reducing. Parents are facing challenges in meeting their levy obligations in schools. The rate and amounts being paid for levies by parents continues to with parents citing several reasons for not being able to pay levies. Findings are in line with what Changamire (2017) asserts as, faced with unfavorable economic and climate conditions, parents in Hurungwe who are largely farmers, are unable to fully pay up their levies. Levies are also obtained from donor organizations such as CAMFED, Pamuhacha and Parks Zimbabwe. Contribution from these organizations has been declining. In Hurungwe by the end of 2022, most schools had around three learners being assisted down from more than twenty learners in the previous years (Manyepa, 2022). Having fewer learners being supported by donor funds means schools also receive fewer amounts as levies. S3 or low-income secondary schools mainly located in rural areas receive SIG

funds from UNICEF every year. SIG amounts received have been declining every year. These findings are in support of what Chikoko & Mthembu (2020) point out as they say, donor or humanitarian support in funding education is declining. Education budget allocations have continued to decline thus also largely affecting the amount received in schools for BEAM levies, textbook and building levies that schools previously received from the government. BEAM funds often do not arrive in time or when they are applied for. In the year 2022 secondary schools in the district received funds for the first term of the year in December when schools were closed (Manyepa, 2022). This is in line with Maushe (2019) who asserts that, BEAM funds do not often arrive in time to the schools and often schools do not make effective use of these funds as they are eroded by inflation. In some schools, the study noted that, school heads and those in charge of managing finances lack financial management skills. This might negatively affect the use, allocation and management of finances received in schools. This is supported by Thenga (2012) who notes that lack of financial management can affect school funds.

4.10.4 Effects of inadequate financial resources in running school programs

4.10.4.1 Secondary school dropout rate

Results from the study indicate that most of the drop outs in secondary schools are a result of parents not being able to pay levies or meeting other non-levy school requirements like uniforms and stationery. Learners are expected to pay SDC, uniform, building and sports levies. Some learners manage to pay these fees at the beginning of secondary school but in the subsequent term or years, followed by increase in levies, some parents are not able to continue paying these levies. This leads to some learners dropping out of school as they cannot afford other requirements and levies needed at school. This is in support of what Kayonda et al., (2021) mentions as, it is shown that failure to meet school fees is the main reason for high dropout rates in the country.

4.10.4.2 Inadequate resources

Most schools in Hurungwe have inadequate resources including teaching staff, furniture, adequate classrooms and textbooks. Schools lack sufficient resources to acquire relevant textbooks, adequate furniture and funds to develop infrastructure. Some schools do not have funds to purchase the new curriculum textbooks and materials required for effective teaching and learning to take place. Not all schools are offering computers as a subject and so some do not have adequate infrastructure to teach the subject. For those that offer computers some have a challenge in

acquiring adequate software and hardware to effectively teach the subject. Learning area workshops participation is also low as schools cannot afford to send teachers for refresher trainings. Some schools indicated that they were not able to send teachers to all the subject workshops organized. Most secondary schools in Hurungwe are facing serious staffing challenges with most schools having a shortage of more than three teachers thus, compromising teaching and learning. This is in line with Kayonda et al., (2021) who asserts that teaching and learning success are strongly influenced by availability of resources in schools.

4.10.4.3 Low secondary school/ O’Level pass rate

The district pass rate is generally very low compared to other districts in the country. The ZIMSEC national O’ Level pass rate as well as the rate of participation and attendance in sports and arts festival competitions are low in Hurungwe secondary schools. Some schools still have challenges in sending learners for arts and sports festivals thus reducing the performance of the district nonacademic pass rate. There are often no relevant textbooks and schools may not afford subject workshops to improve or refresh teachers’ knowledge. This is in line with what Oparinde et al., (2020) says as, though several factors contribute towards the pass rate, were funds are insufficient, following inadequate resources, the results are usually poor.

4.10.4.4 Low rate of affiliation payments

Schools are expected to pay various affiliations for the smooth running of school programs at cluster, circuit and district level. (MoPSE, 2017). The rate of affiliations paid in the district is around 40% as most secondary schools struggle to make ends meet and make contributions for affiliations. These findings highlight that though, schools are expected to affiliate 100% (MoPSE,2017), the rate of affiliations being made is lower in the district.

4.10.4.5 Other effects

Results of the study show that when schools have inadequate funding, they are not able to meet some of their operational costs. Schools transport national examinations to and from schools and examination collection points. When schools have no funds, they may have to borrow from transporters of exams or from individuals who can provide transport.

4.10.5 Sustainable ways of funding

Following the call by the government through the MoPSE (2017) for schools to come up with alternative ways of sourcing funds, schools are also engaging in innovative projects to supplement their income. Some of the projects being done in schools include piggery production, goat keeping, uniform making, beekeeping, market gardening, peanut butter making, broiler and egg production. Most schools were aware of the need to do projects but however in the district, IGP are only being carried out by very few schools. Some of the reasons are that, schools do not have capital to start these projects and there are no qualified personal to run some of these projects in schools. some schools rely on the teachers available to run projects and this in turn acts as a motivator for staff at the school. Some have challenges as a result of the staff shortages in schools as, they do not have teachers to run the projects. For the schools with enough teachers that are there, they feel running projects is an extra burden they are not adequately compensated for. Findings in this study are in line with Lutempo (2022) who highlights that funding from the government is inadequate so schools need to come up with alternative sources of income to support government efforts in funding schools. Some schools also engage in various fundraising activities to fund school programs. These include civvies days and fun days were learners pay a very minimal amount and tuck-shop items may be on sale throughout these functions.

4.11 Chapter Summary

This chapter outlined the qualitative and quantitative results obtained in the study. A discussion of the findings was also given. The chapter also gave the validity, reliability and normalcy testes conducted in the study.

CHAPTER 5 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter highlights the summary from findings done in the study, conclusions and outlines recommendations by the researcher.

5.2 Summary

The primary goal of the project was to determine how to use entrepreneurship to improve financial resources in schools. This was accomplished by determining the primary financing sources for Zimbabwean secondary schools, the reasons for insufficient funding, the function of funding, and the consequences of these insufficient resources on the operation of educational programs. The following research questions were the focus of this project's investigation:

1. What are the main sources of funding in secondary schools?
2. What are the causes of inadequate financial resources in schools?
3. What are the roles of financial resources in running school programs?
4. What are the effects of inadequate financial resources in running school programs?

Questionnaires were distributed to secondary heads in the district as well as an interview guide to the district office in order to answer the research questions above. Names were not mentioned for confidentiality purposes. The main findings from the study are that; levies, government financing and SIG funds are the main sources of funding in secondary schools. Inadequate funding has resulted in schools not being able to acquire adequate textbooks and furniture, send teachers to learning area workshops as well as pay affiliations.

5.3 Conclusions

- The primary sources of funding for secondary schools are government funding, levies, SIG funding, donor funding, creative initiatives and fundraising events. Even while these sources helped ensure that schools had enough money, very few schools are using all of the, and their frequency is irregular.
- Funding for secondary schools is a problem since part of the money is inconsistent and frequently arrives after the deadline. As a result of inflation erodes the purchasing power

of funds received thus affecting funds available for use. Secondary schools have a high turnover rate since most school heads are not the original leaders of the institution. This has an impact on both implementing sustainable, creative ways to handle school finances and the seamless, ongoing functioning of schools.

- The majority of secondary schools today struggle with inadequate finance, which makes it challenging for them to manage their programs successfully. Schools lack the necessary equipment, supplies, and furniture. The majority of schools cannot afford to pay for their associations or to send their instructors to conferences or workshops. The majority of schools do not yet use creative means of generating revenue, such as projects and fundraising events. While some schools are unaware of how to carry out these activities, others are still in the dark about how creative funding methods could help their financial situation.

5.4 Recommendations

- i. Current funding mechanisms to be improved. Government funding to be availed on time when needed in order for schools to operate efficiently
- ii. MoPSE to assist secondary schools with infrastructure development so that they can channel future funds to other day to day operations
- iii. Training on innovative or entrepreneurial ways of funding for school activities to be given to schools
- iv. The MoPSE should ensure that all secondary schools develop strategic and financial planning based on the local needs and within their available materials/ resources for efficiency and effectiveness.
- v. The MoPSE should regularly visit secondary schools to monitor and evaluate the implementation of innovative financial ways of funding in order to minimize the impact of relying on traditional methods of funding.

- vi. The MoPSE to adopt the funding framework in figure 5.1 below. The framework allows for schools to continue using traditional funding ways and also adopt sustainable ways to improve their funding positions.

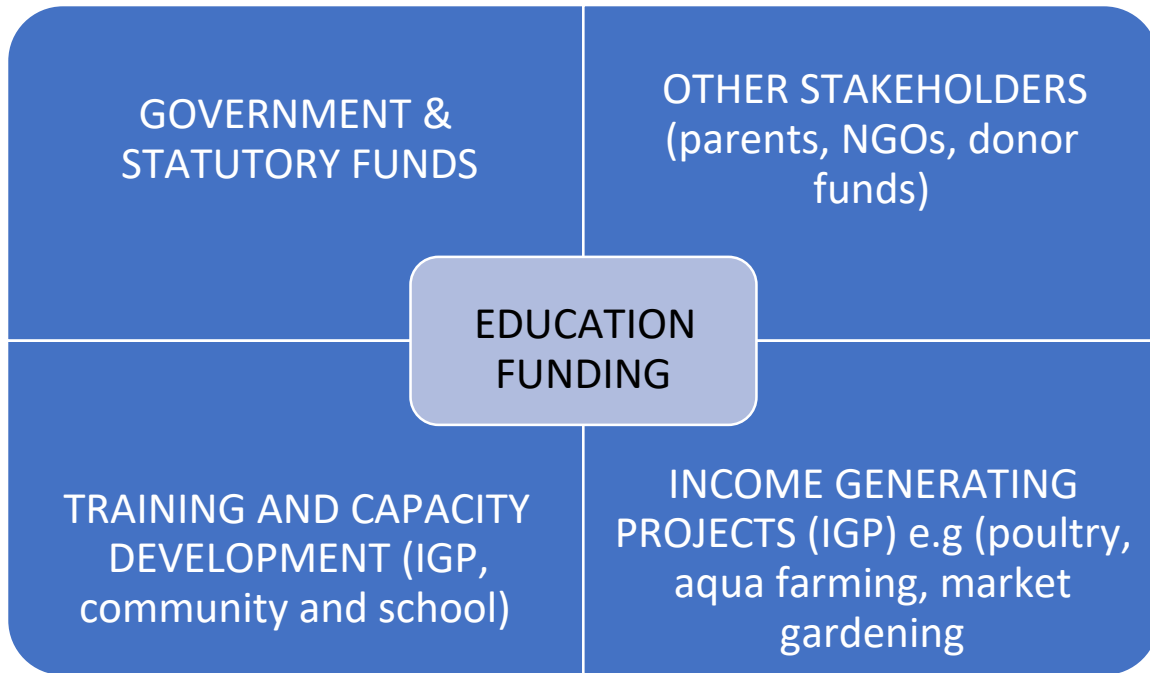


Figure 5.1 Framework for financially empowering secondary schools

5.5 IMPLICATIONS FOR FURTHER RESEARCH

- The study considered government secondary schools in Hurungwe, Mashonaland West Province, Zimbabwe only.
- This might pose generalizability challenges.
- It is, therefore, recommended that future research be conducted in other districts as well as to include private schools in Zimbabwe.
- Future research might also be conducted in other developing countries to enable meaningful generalizations.

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APPENDICES

Questionnaire for Heads of Schools

This research is meant for academic purposes only. It will try to come with a framework for empowering secondary schools in Hurungwe District through entrepreneurship programs. You are kindly requested to provide answers to these questions as honestly and precisely as possible. Please do not write your name or that of your school anywhere on the questionnaire. Please tick where appropriate or fill in the required information on the spaces provided.

Section A: DEMOGRAPHIC INFORMATION

Kindly indicate by ticking (✓) in the box that represents your answer

1. Please indicate your gender

MALE		FEMALE	
------	--	--------	--

2. Please indicate your experience in leadership in years

1-5 years		6-10 years		11-15 years		Above 15 years	
--------------	--	---------------	--	----------------	--	-------------------	--

3. Please indicate your experience in leadership in years at your current school

1-5 years		6-10 years		11-15 years		Above 15 years	
--------------	--	---------------	--	----------------	--	-------------------	--

4. Are you the founding head at your school?

YES		NO	
-----	--	----	--

Section B: BACKGROUND INFORMATION OF THE SCHOOL

5. How long has the school been in existence for?

1-5 years		6-10 years		11-15 years		Above 15 years	
--------------	--	---------------	--	----------------	--	-------------------	--

6. Please indicate the Responsible Authority of your school

HRDC		KTC		CHURCH		GOVERNMENT		OTHER (state) _____
------	--	-----	--	--------	--	------------	--	------------------------

7. Has the school been formally registered by the MOPSE?

YES		NO	
-----	--	----	--

8. Is the school currently implementing any entrepreneurial activities or projects?

YES		NO	
-----	--	----	--

9. Kindly Tick (✓) the sources of income/funding available at your school

LEVIES		TUITION		DONOR FUNDS		GOVERNMENT AID	
PROJECTS		OTHER (state)____ _____ _____ _____ _____ _____ _____					

Section C: RESEARCH PURPOSE

Kindly tick (✓) or give brief explanations were necessary:

10. Are the resources available at your school sufficient to meet the financial obligations of the school when they arise?

Always	
Most of the time	
Sometimes	
Very rarely	

11. Uses of financial resources at your school

Purchase of furniture and teaching and learning materials	
Payment of affiliations	
Construction and renovations of school buildings and staff accommodation	
Payment of ancillary staff	

School travel and subsistence fees	
Purchase of personal protective equipment	
Other (please state)	

12. Strategies or measures that can be adopted to improve the financial resources in secondary schools

1	Seeking donor funds	
2	Entrepreneurial projects/ activities	
3	Payment plans with parents/guardians for affordable payment options	
4	Paying for levies in kind e.g. payment with goods (goats,chickens,cattle) and services (labour for construction, maintaining school grounds, transporting learners for sports/trips)	
5	Other (please state)	

13. Of the strategies identified in 12) above, which ones are currently being implemented at your school?

1	2	3	4	5
---	---	---	---	---

Thank you

INTERVIEW GUIDE FOR SDC CLUSTER CHAIRPERSONS

1. What are the main sources of funding in the schools that you represent?
2. What are funds used for in these schools?
3. Are funds sufficient to meet these uses?
4. What are the indications or implications of sufficiency of funds?
5. What measures are you doing to meet the financial obligations in the schools?
6. Do you engage in any income generating projects in schools?

THANK YOU

All communications should be addressed to

"The Provincial Education Director"

Telephone: 067-23043/25655

Tele Fax: 067-23320

Email edumashwest@gmail.com



ZIMBABWE

Ref: C/246/1/MW

Ministry of Primary & Secondary Education

Mashonaland West Province

P.O Box 328

Chinhoyi

23,08,18

The District Schools Inspector

HURUNGWE

AUTHORITY TO CARRY OUT EDUCATIONAL RESEARCH: SCHOOLS IN

HURUNGWE DISTRICT MASHONALAND WEST

MUGABE DISTRICT FARMER ECNO/IDNO: 5506304M STATION

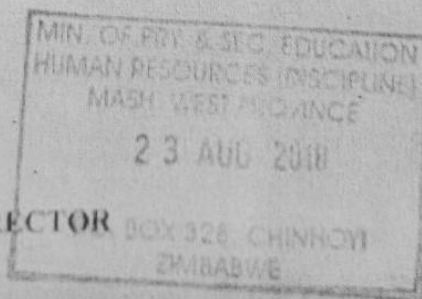
MUPFUKIDZA HIGH SCHOOL PROGRAMME MATHEMATICS & PHILOSOPHY

INSTITUTION: CHINHOSHI UNIVERSITY REG.NO:

The above named student has been granted authority by the Provincial Education Director to carry out a research in HURUNGWE District. The student has been advised to visit your office before entering the schools.

Please ensure that the learning and teaching programmes at the targeted schools are not interrupted in any way; the student strictly adheres to the activities and topics specified in his letter of request and the research should be conducted according to the given time frame.

The District Schools Inspector is requested to liaise with the researcher on the specific schools where the research will be conducted and advise the Provincial Office of the chosen schools. Furthermore, the District Schools Inspector should ensure that a copy of the research findings is submitted to the Provincial Education Director once the research is completed.



DZWEA

FOR PROVINCIAL EDUCATION DIRECTOR

MASHONALAND WEST PROVINCE

2024.09.24 18:01

CC: Mr/Mrs/MS