

Financial Management Practices and Education Service Delivery in the Selected Government-Aided Secondary Schools in Masaka City, Uganda

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Abstract - The financial management practices are critical in ensuring optimal outcomes in the education sector. Financial management practices serve as the foundation for effective resource allocation and utilization, directly influencing various aspects of educational delivery. The study investigated the relationship between financial management practices and education service delivery in Masaka City. It was guided by three specific objectives to; examine the relationship between: i) financial planning ii) financial control, and iii) financial risk management and education service delivery. The study employed a descriptive correlational and cross-sectional research design. The target population was 277 people, from which a sample size of 162 respondents was selected. Data were collected through self-administered questionnaires and interviews. Descriptive statistics was used to present the data while correlation and regression analysis, yielded significant results: financial planning showed a strong positive correlation ($r = 0.756$; $P < 0.001$) with education service delivery, while financial control demonstrated an even stronger link ($r = 0.822$). Financial risk management also indicated a positive correlation ($r = 0.736$). Regression analysis further confirmed that all three financial management practices exert a positive and significant effect on education service delivery, with coefficients of $\beta = 0.434$ for financial planning, $\beta = 0.313$ for financial control, and $\beta = 0.387$ for financial risk management. Based on these findings, the study recommends that Masaka City should prioritize the establishment of comprehensive training programs aimed at enhancing financial literacy among educational administrators. Such training should focus on strategic planning, financial control measures, and effective financial risk management strategies. Additionally, the establishment of robust financial governance frameworks within educational institutions is crucial to ensure accountability and transparency in financial practices. By equipping stakeholders with invaluable skills to identify, assess, and mitigate potential

financial risks, these initiatives are anticipated to yield significantly improved educational outcomes, ultimately fostering a more resilient educational environment in Masaka City. Implementing these recommendations can therefore catalyze the enhancement of educational service delivery, contributing to the overall development of the education sector in the region.

Keywords: Financial management practices, education service delivery, government-aided schools.

I. INTRODUCTION

Financial management originated in the United States of America in the late 19th century as a subset of economics until 1890. It has since progressed through various stages - traditional, transitional, and modern - which are marked by continuous innovation and dynamism (Pandey, 2012). The shift from the traditional approach to financial management occurred in the 1950s, moving from sporadic financing to addressing managerial financial issues, emphasizing the optimal utilization of funds rather than solely focusing on fundraising (Pandey, 2012). There is a global call to enhance the performance of the public sector, particularly in financial management, control, accountability, and financial planning, in order to enhance public services (Kay, 2017). Various economies worldwide, such as Brazil, Taiwan, South Africa, and Kenya, have been carrying out public sector reform programs for nearly two decades to enhance service delivery. In Taiwan, local governments are tasked with delivering social services to the public and are pushing for more autonomy from the central government in terms of utilizing financial resources from both the central government and locally generated revenues (Kay, 2017).

In Uganda, there is a strong emphasis on financial management in both private and public organizations. The government has been actively promoting this in all departments and local governments to enhance service

delivery (UNDP, 2009). However, there is still room for improvement. During the post-colonial era, centralized powers were held by the government, leading to inefficiencies in service delivery. The 1967 Constitution and the Local Administrative Act, 1967 (LAA) played a significant role in centralizing powers at the national level. This lack of local involvement often resulted in services being provided that did not align with the priorities and interests of the people (Asimwe, 1989).

Theoretical Background

The study was guided by the Agency Theory introduced by Jensen and Meckling (1976). This theory provides a framework for understanding the relationship between principals (school administrators) and agents (teachers, financial managers) in the context of financial management practices. The Agency Theory assumes that there is a separation between ownership and control in organizations, leading to potential conflicts of interest between principals and agents. Jensen and Meckling (1976) describe this theory as a contractual relationship between the principal (the owner or shareholder) and the agent (the manager or employee), where the principal delegates work to the agent. The theory posits that agents may not always act in the best interests of the principals due to information asymmetry and conflicting goals. According to Eisenhardt (1989), the Agency Theory is concerned with resolving two problems that can occur in agency relationships: the agency problem that arises when the desires or goals of the principal and agent conflict, and the risk-sharing problem that arises when the principal and agent have different attitudes toward risk.

According to Muriithi and Kariuki (2019), financial management refers to the strategic planning, organizing, directing, and controlling of financial activities within an organization to achieve its objectives efficiently. It involves managing financial resources effectively to ensure sustainability and growth. In the context of education service delivery in local governments, effective financial management is crucial for ensuring that resources are allocated appropriately to support the educational needs of students and schools (Muriithi and Kariuki, 2019). Therefore throughout this study financial management was taken as financial planning, financial risk management, and financial control.

According to Kariuki *et al.* (2019), financial planning involves the process of setting financial goals and outlining a strategy for achieving those goals within a specified timeframe. It encompasses assessing current financial conditions, forecasting future needs, and developing budgets that align with organizational objectives (Rouse, 019). According to Brown *et al.* (2020), financial control refers to

the mechanisms put in place to monitor and regulate an organization's financial activities to ensure compliance with established policies and procedures. This includes internal audits, performance evaluations, and adherence to budgetary constraints. Financial risk management involves identifying, assessing, and prioritizing risks associated with an organization's financial activities followed by coordinated efforts to minimize or mitigate those risks through strategic planning and decision-making processes (Kagoya & Namasasu, 2022).

According to Nabatanzi *et al.* (2021), service delivery refers to the provision of services by an organization or government to its clients or citizens. It involves the effective and efficient use of resources, including financial, human, and technological resources, to meet the needs and expectations of the target population. Service delivery can be measured in terms of accessibility, affordability, quality, and timeliness (Nabatanzi *et al.* 2021).

Kakumba *et al.* (2021) defines education service delivery as the provision of education services by an organization or government to its clients or citizens. It involves the effective and efficient use of resources, including financial, human, and technological resources, to provide quality education services that meet the needs and expectations of learners (Kakumba *et al.*, 2021). Education service delivery is measured in terms of access to education, quality of education, and learning outcomes.

According to Mwebaza *et al.* (2019), infrastructure provision in education refers to the physical facilities and resources necessary for delivering educational services effectively. This includes school buildings, classrooms, libraries, laboratories, and other essential amenities that support learning environments. According to Goe & Stickler (2019), teacher training programs are structured initiatives designed to equip educators with the necessary skills and knowledge to effectively teach students. These programs can vary in duration and content but generally include pedagogical training, subject matter expertise, and practical teaching experience.

According to Hattie & Donoghue (2019), curriculum implementation refers to the process of putting an educational curriculum into practice within schools or educational institutions. This involves translating curriculum guidelines into actual teaching practices and learning experiences for students. According to Conley *et al.* (2020), student support services encompass a range of programs designed to assist students in overcoming barriers to their academic success and personal development. These services may include counseling, tutoring, mentorship programs, health services, and

extracurricular activities aimed at enhancing student well-being.

The allocation of financial resources in Masaka City would ensure adequate infrastructure, well-trained teachers, sufficient learning materials, and comprehensive student support services, ultimately fostering improved educational outcomes and equity among students (Ministry of Education and Sports Uganda, 2021). The city's recent increase in the budget, as reflected in the 2022/23 City Approved Budget Estimates, signals a positive step toward this goal, with the potential to address longstanding deficiencies in service delivery (Masaka District Education Office, 2022).

Nonetheless, despite this infusion of funds, several significant gaps persist that hinder the realization of an effective education system. For instance, over 50% of schools still report inadequate classroom spaces, limiting the capacity to deliver quality instruction (Ministry of Education and Sports Survey Report, 2023), while only around 40% of teachers have access to ongoing professional development, affecting the quality of teaching (Masaka District Education Office, 2022). Curriculum implementation remains ineffective due to shortages in critical educational materials, with about 70% of schools reporting resource deficits (Education Sector Annual Performance Report, 2022). Moreover, student support services are grossly limited, with only a third of students having access to counseling or academic support programs (Uganda National Examination Board, 2023). These persistent gaps highlight systemic weaknesses in financial management practices, such as poor planning, financial risk management, and control that undermine the efficient use of allocated funds. Therefore, the current situation underscores the urgent need to improve financial management to ensure that increased investments translate into meaningful enhancements in education service delivery, securing better learning outcomes for future generations.

Financial Management

Financial management practices refer to the strategies, processes, and procedures put in place by an organization to effectively manage its financial resources. These practices encompass budgeting, financial reporting, internal controls, risk management, and decision-making related to financial matters. Effective financial management practices are crucial for ensuring the sustainability and growth of an organization. According to Muriithi and Njeru (2019), financial management practices involve the efficient utilization of funds, proper accounting procedures, adherence to financial regulations, and strategic planning to achieve the organization's financial goals. Additionally, effective financial management practices also include monitoring financial

performance, assessing risks, and making informed decisions based on financial data.

Financial planning practices

According to Kariuki *et al.* (2019), financial planning involves the process of setting financial goals and outlining a strategy for achieving those goals within a specified timeframe. It encompasses assessing current financial conditions, forecasting future needs, and developing budgets that align with organizational objectives (Rouse, 019). In educational settings, financial planning is essential for ensuring that schools have adequate resources to deliver quality education services. A study by Nsubuga *et al.* (2021) highlights that comprehensive financial planning in schools leads to better resource utilization and improved student outcomes.

Financial Control

According to Brown *et al.* (2020), financial control refers to the mechanisms put in place to monitor and regulate an organization's financial activities to ensure compliance with established policies and procedures. This includes internal audits, performance evaluations, and adherence to budgetary constraints. Effective financial control is vital for educational institutions as it helps prevent mismanagement of funds and ensures accountability in the use of resources allocated for education services (Jones, 2019). According to a study by Okello *et al.* (2019), strong financial control systems contribute significantly to enhancing transparency and accountability within educational institutions.

Financial risk management

Financial risk management involves identifying, assessing, and prioritizing risks associated with an organization's financial activities followed by coordinated efforts to minimize or mitigate those risks through strategic planning and decision-making processes. In the context of education service delivery, effective financial risk management is crucial for safeguarding against uncertainties such as funding cuts or unexpected expenses that could adversely affect educational services (Kagoya & Namasasu, 2022). Implementing robust risk management strategies allows educational institutions to maintain stability even during challenging economic times.

Education Service Delivery

Education service delivery encompasses delivering quality education that meets the standards set by the government and ensures that students receive a comprehensive and well-rounded educational experience (Nabunya *et al.*,

2020). Furthermore, service delivery can be understood as the efficiency and effectiveness with which services are provided to beneficiaries. Education service delivery involves ensuring that resources are allocated appropriately, education officials are adequately trained, and students have access to a conducive learning environment that promotes academic success (Mugimu-Atukunda & Ntambirweki, 2019).

Education service delivery encompasses all processes involved in providing educational services to learners effectively and efficiently (UNESCO Institute for Statistics [UIS], 2020). This includes aspects such as curriculum implementation, teacher training programs, infrastructure provision like classrooms and learning materials as well as student support services aimed at improving learning outcomes (World Bank Group [WBG], 2021). In Masaka City specifically, effective education service delivery is critical for enhancing access to quality education amidst challenges such as limited funding and infrastructural deficits.

Infrastructure provision

According to Mwebaza *et al.* (2019), infrastructure provision in education refers to the physical facilities and resources necessary for delivering educational services effectively. This includes school buildings, classrooms, libraries, laboratories, and other essential amenities that support learning environments. A study by Akyeampong *et al.* (2020) indicates that adequate infrastructure is critical for enhancing student engagement and academic performance. Moreover, according to a report by UNICEF (2021), infrastructure provision directly impacts student enrollment rates and retention in schools. The importance of infrastructure is further underscored by Mwebaza *et al.* (2019), who argue that insufficient facilities can hinder the implementation of educational programs and negatively affect overall learning outcomes.

Teacher training programs

According to Goe & Stickler (2019), teacher training programs are structured initiatives designed to equip educators with the necessary skills and knowledge to effectively teach students. These programs can vary in duration and content but generally include pedagogical training, subject matter expertise, and practical teaching experience. A review by Darling-Hammond *et al.* (2020) highlights that well-designed teacher training programs significantly improve teaching quality and student achievement. Additionally, research conducted by Ingersoll & Strong (2019) emphasizes that ongoing professional development for teachers is crucial for adapting to new educational challenges and improving instructional practices. Furthermore, a study by Goe & Stickler (2019) points out that effective teacher training

programs should be aligned with curriculum standards and responsive to the needs of diverse learners.

Curriculum Implementation

According to Hattie & Donoghue (2019), curriculum implementation refers to the process of putting an educational curriculum into practice within schools or educational institutions. This involves translating curriculum guidelines into actual teaching practices and learning experiences for students. According to Fullan (2020), successful curriculum implementation requires collaboration among educators, administrators, and policymakers to ensure alignment with educational goals. A study by Penuel *et al.* (2019) emphasizes that effective curriculum implementation is influenced by factors such as teacher preparedness, resource availability, and ongoing support from school leadership. Additionally, research conducted by Hattie & Donoghue (2019) indicates that clear communication of curriculum objectives is essential for fostering student understanding and engagement.

Student Support Services

According to Conley *et al.* (2020), student support services encompass a range of programs designed to assist students in overcoming barriers to their academic success and personal development. These services may include counseling, tutoring, mentorship programs, health services, and extracurricular activities aimed at enhancing student well-being. According to McKinsey & Company (2021), robust student support services are linked to improved academic performance and higher graduation rates among students. Research conducted by Conley *et al.* (2020) highlights that comprehensive support systems contribute significantly to creating inclusive learning environments where all students can thrive academically and socially. Furthermore, a report from NASSP (2019) underscores the importance of integrating student support services into school operations as a means of addressing diverse learner needs effectively.

Financial planning and education service delivery

Smith and Andrews (2020) investigated the impact of financial planning on education service delivery across different regions. It was found that schools with well-developed financial plans were better equipped to provide quality education services to students. Effective budgeting and resource management were identified as key factors influencing service delivery in secondary education. In a similar vein, a study by Johnson *et al.* (2019) focused on the correlation between financial planning practices and service quality in secondary schools. The researchers observed that schools that prioritized strategic financial planning tended to have higher levels of student achievement and overall

satisfaction with educational services. This underscores the significance of aligning financial resources with educational goals to enhance service delivery.

Furthermore, a study by Brown and Lee (2021) delved into the relationship between budgetary constraints and service provision in secondary education settings. The researchers highlighted how inadequate financial planning could lead to resource shortages, impacting the quality of services offered by schools. They emphasized the need for comprehensive financial strategies to address funding gaps and optimize service delivery outcomes. Another relevant study by Garcia *et al.*, (2020) examined the role of transparency in financial planning on service delivery effectiveness in secondary schools. It was found that transparent budgeting processes fostered accountability and efficiency in resource utilization, ultimately enhancing the overall quality of education services provided to students. This highlights the importance of open communication and clear financial reporting mechanisms in optimizing service delivery.

According to Sawicki & Flynn (2020), financial planning in secondary school education involves the allocation of funds to various aspects of the educational system, such as teacher salaries, instructional materials, facility maintenance, extracurricular activities, and technology integration. Effective financial planning ensures that schools have the necessary resources to meet the diverse needs of students and maintain high academic standards (Sawicki & Flynn, 2020).

Baker *et al.* (2019) indicates that proper financial planning positively impacts education service delivery. Schools with well-developed financial plans tend to have higher student achievement levels, lower dropout rates, improved teacher retention, and better overall learning outcomes. Adequate funding allows schools to offer a wide range of academic programs, support services, and extracurricular activities that enhance the overall educational experience for students (Baker *et al.*, 2019).

According to Leithwood & Jantzi (2019), enhance education service delivery through effective financial planning, several strategies can be implemented. These include conducting regular budget assessments, seeking alternative funding sources through grants or partnerships with businesses and community organizations, prioritizing spending based on educational goals and student needs, involving stakeholders in the budgeting process, and promoting transparency and accountability in financial management practices (Leithwood & Jantzi, 2019).

Adu *et al.* (2019) investigated the relationship between financial planning and education service delivery in Ghana. The research found that schools with well-developed financial

plans were able to allocate resources more efficiently, leading to improved educational outcomes and better service delivery. This highlights the importance of strategic financial management in enhancing the quality of education provided to students.

Osei-Tutu *et al.* (2019) explored the role of stakeholder engagement in financial planning for secondary schools in Uganda. The research emphasized the importance of involving various stakeholders, including government agencies, parents, and community members, in the budgeting process to ensure transparency and accountability in resource utilization. Effective stakeholder collaboration was found to enhance service delivery by aligning financial priorities with educational goals. Okello *et al.* (2020) investigated the impact of financial planning on education service delivery in Uganda. The research found that proper financial planning positively influenced the availability of resources, such as textbooks, teaching materials, and infrastructure, which ultimately enhanced the quality of education provided to students. Schools that had well-structured financial plans were better equipped to meet the educational needs of their students.

The study by Adu *et al.* (2019) offers valuable insights into the relationship between financial planning and education service delivery, focusing on Ghana. However, there is lack of specific investigation into how financial planning practices impact service delivery within secondary schools in Masaka City. Therefore this study intends to bridge this gap by examining the relationship between financial planning and education service delivery in Government-aided secondary schools in Masaka City, Uganda.

Financial control and education service delivery

A study by Smith (2019) highlighted the importance of implementing robust financial control systems in secondary schools to prevent mismanagement of funds and ensure transparency in financial transactions. Effective financial control measures help in optimizing resource allocation and improving accountability within educational institutions. Research by Johnson *et al.* (2020) demonstrated that schools with strong financial controls tend to have better academic outcomes and higher student satisfaction rates. When financial resources are managed efficiently, schools can invest in infrastructure development, teacher training programs, and educational materials, leading to improved learning experiences for students.

Ogbonna & Nwachukwu (2020) examined the relationship between financial control and education service delivery. The study found that effective financial control positively influenced service delivery by ensuring

proper allocation and utilization of resources. In another study by Mugenda & Mugenda (2019) focusing on Kenya, it was revealed that financial control measures such as budgeting, auditing, and monitoring significantly impacted education service delivery. The research highlighted the importance of transparency and accountability in financial management to enhance the quality of education provided to students.

Adeyemi & Adeyemi (2021) explored the effect of financial control on education service delivery in Ghana. The findings indicated that strict adherence to financial regulations and guidelines led to improved service delivery through better infrastructure development, teacher training programs, and overall academic performance. Njagi & Waweru (2019) investigated the influence of financial control on education service delivery across various African countries. The research emphasized the need for efficient financial management practices to ensure adequate funding for educational resources and facilities, ultimately enhancing the learning experience for students.

Kasozi *et al.* (2020) examined the relationship between financial management practices and education service delivery in Uganda. The research highlighted that proper financial control measures positively influence service delivery outcomes, such as improved infrastructure, teacher-student ratios, and overall academic performance. Nabunya and Ntayi (2019) explored the effect of financial accountability on education service delivery in Uganda. The study emphasized that transparent financial control systems enhance accountability and ultimately lead to better service provision for students. Effective financial control mechanisms were found to be associated with increased access to quality education, better learning environments, and enhanced student outcomes.

While the study by Adeyemi & Adeyemi (2021) in Ghana highlighted the positive impact of strict adherence to financial regulations on education service delivery, there is a research gap in understanding how the financial control mechanisms differ between Ghana and Uganda, specifically Masaka City. Therefore this study intends to close this gap by examining the relationship between financial control and education service delivery in Government-aided secondary schools in Masaka City, Uganda.

Financial risk management and education service delivery

A study by Kauffman *et al.* (2020) highlights that institutions employing robust financial risk management strategies are better positioned to allocate resources efficiently. This efficiency leads to improved funding for essential programs and services that directly benefit students.

The authors argue that schools with strong financial oversight can respond more effectively to unexpected financial challenges, thus maintaining service provision levels (Kauffman *et al.*, 2020).

A study by Osei-Assibey *et al.* (2020) highlights that effective FRM strategies can lead to improved access to funding sources, which are crucial for enhancing educational infrastructure and resources. The authors argue that institutions with robust financial risk frameworks are better positioned to attract investments and grants, thus facilitating the provision of quality education (Osei-Assibey *et al.*, 2020).

Research by Smith and Jones (2019) indicates that effective FRM practices contribute significantly to the long-term planning capabilities of educational organizations. By managing risks associated with funding fluctuations and economic downturns, schools can develop strategic plans that ensure continuity in service delivery over time. The study emphasizes that institutions with proactive risk management frameworks are more resilient during economic crises (Smith & Jones, 2019).

According to a study by Moyo & Chikoko (2019), schools that implement comprehensive FRM practices tend to exhibit higher levels of operational efficiency, which directly correlates with improved student performance metrics. The research indicates that when schools manage their finances effectively, they can allocate resources more strategically towards teaching materials and staff development (Moyo & Chikoko, 2019).

A comprehensive analysis conducted by Patel *et al.* (2021) found a direct correlation between effective FRM and improved student outcomes in various educational settings worldwide. The researchers noted that schools implementing sound financial practices were able to invest more in teacher training and curriculum development, leading to higher student performance metrics (Patel *et al.*, 2021).

A study conducted by Nwankwo *et al.* (2021) examined various African nations and found that institutions employing proactive financial planning and risk assessment techniques were able to mitigate adverse effects during economic downturns. This resilience allowed them to maintain or even improve student enrollment rates during challenging times (Nwankwo, C., *et al.*, 2021). According to a study by Garcia *et al.* (2022), barriers such as lack of expertise in financial management among staff and insufficient technological support hinder the adoption of comprehensive risk management strategies within educational settings globally. The authors suggest that addressing these challenges through targeted training programs could enhance the overall effectiveness of FRM initiatives (Garcia *et al.*, 2022).

A report by Kanyoka & Mhlanga (2022) discusses barriers such as lack of training among financial managers within educational institutions and inadequate policy frameworks that hinder effective implementation of FRM practices. These challenges can lead to misallocation of resources and ultimately affect service delivery negatively (Kanyoka, P., & Mhlanga, D., 2022).

The literature review provided by Adeyemi *et al.* (2020) offers valuable insights into the positive impact of efficient financial risk management mechanisms on education service delivery. However, there is a notable research gap when it comes to understanding the specific relationship between financial risk management and education service delivery in Government-aided secondary schools in Masaka City, Uganda and it is this gap the current study intends to close.

Summary of Literature Gaps

The study by Adu *et al.* (2019) offers valuable insights into the relationship between financial planning and education service delivery, focusing on Ghana. However, there is lack of specific investigation into how financial planning practices impact service delivery within secondary schools in Masaka City. Therefore this study intends to bridge this gap by examining the relationship between financial planning and education service delivery in Government-aided secondary schools in Masaka City, Uganda.

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II. MATERIALS AND METHODS

Location of the Study area

Geographically, the study took place in Masaka City. Masaka city is approximately 132 kilometres (82 mi) to the

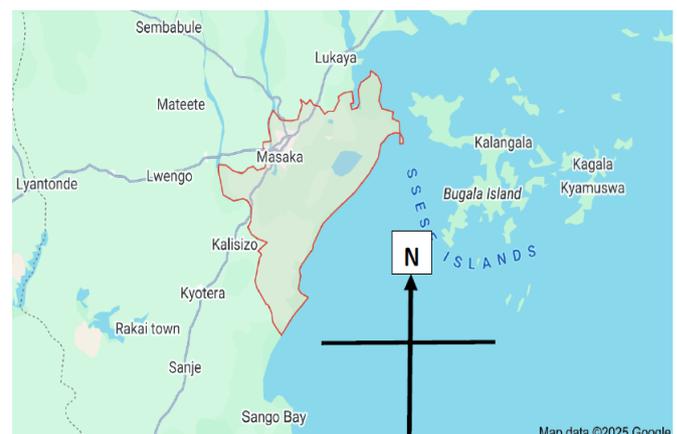
south-west of Kampala on the highway to Mbarara. The city is close to the Equator. The coordinates of Masaka are 0°20'28.0"S, 31°44'10.0"E (Latitude:-0.341111; Longitude:31.736111).

Masaka lies at an average elevation of 1,288 metres (4,226 ft) above sea level. The poor service delivery in government-aided secondary schools in Masaka City is evident through multiple interrelated factors that significantly affect educational outcomes (Kasozi & Nsubuga, 2020).

Infrastructure deficiencies are severe, with less than 40% of schools meeting the recommended standards for classrooms, libraries, and laboratories, which hampers effective curriculum implementation and student learning (Ministry of Education and Sports Uganda, 2021). This infrastructural shortfall contributes to overcrowding, with some classrooms accommodating up to 80 students, reducing the quality of teaching and individual support (Kiggundu *et al.*, 2019).

The shortage of qualified education officials compounds this challenge, as only approximately 35% of teachers in Masaka have received recent pedagogical training aligned with curriculum reforms, impacting teaching competency and curriculum delivery (Ministry of Education and Sports Uganda, 2021). Additionally, access to educational resources such as textbooks and digital learning materials remains low, with only 45% of schools having the necessary materials to support effective teaching (Kasozi & Nsubuga, 2020).

Sketch Map of Showing the Location of Masaka District (Study Area)



Research design

The study utilized descriptive correlation and cross-sectional research designs. The cross-sectional design involved collecting data from a population at a single point in time (Setia, 2016). This approach was used to examine the relationship between financial management practices and

education service delivery in selected government-aided secondary schools in Masaka City, Uganda. The cross-sectional design was suitable for this study because it allows for the collection of data from a large number of respondents, providing a snapshot of the current situation (Creswell, 2014).

The descriptive design aspect was used to describe the characteristics of the variables under study, providing a clear picture of financial management practices and education service delivery in the selected schools. This design facilitated the identification of patterns, trends, and associations without manipulating variables, making it suitable for understanding complex interactions in Masaka City's educational context. The researcher adopted a mixed approach, incorporating both quantitative and qualitative research methods, with a focus on the quantitative approach.

Population of Study

The study's target population comprised 277 individuals from five selected government-aided secondary schools in Masaka City: Masaka S.S, Kitovu (St. Henry College), Kalo S.S, Kadugala S.S, and Kayuga S.S, as well as the Masaka City Council Authority (Masaka City Education Department Report, 2023). The researcher included 10 Masaka City Finance/Accounts Staff, 1 City Education Officer (CEO), 10 Masaka City Council Education Department Officials, 8 Head Teachers, 8 Deputy Head Teachers, and 240 Teachers. The selection of the schools above was based on their government-aided status, diversity in educational performance, geographic representation, and availability of financial management data.

Sampling Techniques;

Sample random sampling is a statistical method where each member of a population has an equal chance of being selected. In the context of selecting teachers in the selected government-aided secondary schools in Masaka City, this technique involved randomly choosing teachers from a complete list of all teachers in these schools. To apply this technique, the researcher first compiled a comprehensive list of teachers working in the selected government-aided secondary schools in Masaka City. Then, using a random number generator or drawing lots, the researcher selected teachers to participate in the study. This ensured that every teacher had an equal opportunity to be included, thereby minimizing selection bias. The justification for employing sample random sampling lied in its ability to produce representative samples that reflect the broader population.

Census sampling

Census sampling is a technique where data is collected from every member of a population. In the context of Masaka City, this method was employed to gather comprehensive information from Finance/Accounts Staff, the City Education Officer (CEO), officials from the Education Department, Head Teachers, and Deputy Head Teachers. The justification for using census sampling lied in its ability to provide complete and accurate data, eliminating sampling errors that can occur with other methods. This approach ensured that all perspectives within the educational framework are represented, leading to more reliable conclusions and informed decision-making. By including all relevant stakeholders, the study enhanced its validity and applicability to real-world scenarios.

Data Collection Methods

A questionnaire survey method involves a research instrument consisting of a series of questions designed to gather information from respondents. In this study, questionnaires were administered to Finance/Accounts Staff, the City Education Officer (CEO), officials from the Education Department, Head Teachers, and Deputy Head Teachers. The primary reason for employing questionnaires was to efficiently collect standardized quantitative data from a large and diverse group of stakeholders, ensuring anonymity and reducing potential interviewer bias. Data collected included perceptions of financial management practices, resource allocation, and their perceived impact on education service delivery.

Interview Method

The researcher conducted interviews with Finance/Accounts Staff, the City Education Officer (CEO), officials from the Education Department, Head Teachers, and Deputy Head Teachers to collect information that may not be directly observable or easily documented. This method was chosen for its flexibility and effectiveness in obtaining information. The data gathered through interviews complemented the information collected through questionnaires and was used in the analysis process.

Documentary Review Method

The financial management documents were examined by the researcher. The researcher accessed public documents, particularly City Development Plans, education annual work plans, budgets, archival records, personal documents, professional conference papers, journal libraries, electronic journals, and research dissertations.

Data Quality Control

Validity and reliability are fundamental features which should put into consideration when evaluating a measurement instrument or tool for a good research study (Mohajan, 2017).

Validity of Instruments

The researcher designed questions that were discussed with five experts for quality assurance to ensure that the information obtained enables the researcher to draw correct conclusions about the study topic. Five (5) experts were given the instrument (questionnaire) to score each question and ascertain their validity. This was done by calculating the content validity index (CVI) by dividing the total number of valid items by the total number of items in the questionnaire. Sekaran (2003) recommended that for an instrument to be valid, its content validity index should be 0.7 or above. The validity is described as;

$$CVI = \frac{\text{No of questions declared valid}}{\text{No of items in the questionnaire}}$$

Table 1: Validity of the Instruments

Experts	No. of items rated as relevant	Total no. of items	CVI
1	36	40	0.9
2	38	40	0.95
3	35	40	0.88
4	34	40	0.85
5	37	40	0.93
			4.5/5 = 0.90

Source: Primary Data (2025)

A content validity index of 0.9 above 0.7 recommended by Amin (2005) implied the tool was highly valid for the study.

Reliability of Instruments

To conduct a reliability test, a sample of respondents from Masaka City (but not part of the final respondents) completed the measurement scales designed for financial management practices and education service delivery. The responses were analyzed using SPSS version 25 to calculate Cronbach’s alpha. A value above 0.70 indicated acceptable reliability, suggesting that the items within each construct are consistently measuring the same underlying concept. Additionally, feedback from experts in the field was gathered to further validate the research instruments and ensure their relevance and clarity.

Table 2: Reliability Indices for the Respective Sections of the Questionnaire

Variable	Description	Construct	No of Items	Cronbach Alpha
Dependent	Education service delivery		10	0.834
Independent	Financial management practices	Financial planning	11	0.862
		Financial control	10	0.736
		Financial risk management	10	0.771

Source: Primary Data (2025)

According to Table 3.2, all constructs had their Cronbach Alpha values above 0.7 for example education service delivery ($\alpha = 0.834$), financial planning ($\alpha = 0.862$), financial control ($\alpha = 0.736$), and financial risk management ($\alpha = 0.771$). This suggested that the questionnaire was highly reliable for the study.

Data Collection Procedure

Before the administration of the questionnaires, the researcher acquired an introductory letter from Team University to be presented to the Masaka City Education Officer and Head teachers of the selected Secondary schools in order to obtain permission to conduct the study. During the administration of the questionnaires, the respondents were requested for their consent to participate in the study. Those who agreed to participate signed a written consent. The researcher and assistants distributed questionnaire to the respondents which were collected within five (5) days from the date of distribution. And lastly, all returned questionnaires were checked if all are fully answered. After the administration of the questionnaires, the data gathered was collected, coded into the computer and statistically treated using the Statistical Package for Social Sciences (SPSS) version 26.

Measurement of Variables

The independent variable, financial management practices is operationalized by financial planning, financial control, and financial risk management. The dependent variable, education service delivery is assessed through indicators such as access to education, quality of education, and learning outcomes. These were measured on a 5-point Likert scale (1-strongly disagree, 2-disagree, 3-not sure, 4-agree, and 5-strongly agree). The choice of this measurement is that each point on the scale carried a numerical score used to measure the respondents' attitudes.

III. DATA ANALYSIS

Quantitative Analysis

Quantitative data from questionnaires was carefully edited to ensure accuracy and consistency. The data was then coded by assigning numerical values to questionnaire items to ensure specific answers fall into specific categories (Punch, 2014). The SPSS program (Version 23) was used to input the quantitative data into the computer. Descriptive statistical analysis with frequencies and percentages were used to present the data, and the Pearson Product Moment Correlation Coefficient Analysis (r) was employed to determine the relationship between variables.

Qualitative Analysis

Under qualitative analysis, thematic analysis was used to analyze the information given by the respondents. This was done in such a way that similar questions were included in the questionnaire at different stages to help cross-check the authority of the answers given by the respondents. Qualitative data was proofread, edited, sorted, and coded to ensure authenticity, uniformity, and accuracy. Data as summarized, coded into categories, cleaned, integrated, and categorized into themes and sub-themes.

IV. RESULTS

Out of the 125 questionnaire administered to respondents, and the response rate of 80% (100/125). Additionally, 28 interviews were conducted out of the planned 37, yielding a response rate of 75.7% (28/37) as well. Consequently, the overall response rate for the study was 77.9%, which was deemed satisfactory. Therefore, it can be concluded that there was no bias in the data collected. According to Amin (2005), a response rate exceeding 70% is considered adequate for a study.

Table 3: Response Rate

Instrument/Tool	Sample size	Response	Response Rate (%)
Questionnaires	125	100	80
Interview guides	37	28	75.7

Source: Primary Data (2025)

Background Information of Respondents

The researcher collected data on the background information of the respondents. This information was assumed to be valuable to the study because it would help in determining whether the data collected is appropriate to the study population. Therefore, in this section, distribution of respondents by category (sex, age, marital status, level of education, period worked with the City) is reported as illustrated in Table 4

Table 4: Distribution of Respondents

Description	Category	Frequency (n)	Percentage (%)
Sex	Male	76	59.4
	Female	52	40.6
	Total	128	100.0
Marital status	Married	72	56.3
	Single	56	43.7
	Total	128	100.0
Age	Between 18-25 years	24	18.8
	Between 26-35 years	65	50.8
	Over 36 years	38	29.4
	Total	128	100.0
Period worked	Below 3 years	26	20.3
	Between 3-6 years	38	29.7
	Over 7 years	64	50.0
	Total	128	100.0
Level of education	Certificate and below	13	10.2
	Diploma	31	24.2
	Bachelor's degree	77	60.0
	Master' degree	8	6.3
	Total	128	100.0

Source: Primary Data (2025)

The gender distribution among respondents reveals a higher proportion of male participants (59.4%) compared to female participants (40.6%). This imbalance may reflect broader societal norms or barriers within the educational sector in Masaka City. The predominance of males suggests a need to explore gender-specific challenges in financial management practices and seek ways to encourage female participation, which could enhance diverse perspectives in education service delivery and promote gender equity in school governance.

The marital status of respondents indicates that a majority (56.7%) are married, suggesting a stable personal environment among participants that could contribute positively to their professional commitments. The remaining 43.7% being single may introduce a differing set of motivations and available time for professional development. Understanding how marital status impacts respondents' views and practices in financial management is crucial, as it may influence their decision-making processes and priorities concerning educational service delivery.

The age distribution highlights that over half of the respondents (50.8%) are within the 26-35 age bracket, indicating a youthful workforce engaged in educational services. This demographic may be more adaptable and open to innovative financial management practices. In contrast, with 29.4% of respondents over 36 years old, it's essential to address the generational knowledge gap and incorporate both experienced and younger perspectives to enhance financial management strategies that will ultimately lead to improved education service delivery.

The work experience of the respondents is notably robust, with 50% having worked in Masaka City for over 7 years. This extensive professional background suggests a wealth of practical knowledge and insights into existing financial management practices within the educational context. Additionally, the remaining participants possess varying degrees of experience, which can foster a blend of ideas and strategies. Harnessing this diverse experience is vital for assessing the effectiveness of current practices and identifying areas for improvement in education service delivery.

The educational qualifications of the respondents reveal that 60% hold a Bachelor's Degree, indicating a well-educated workforce capable of applying theoretical knowledge to practical situations in financial management. The presence of 24.2% with a Diploma and 16.5% holding certificates or lower suggests varying levels of educational engagement. This diversity encourages learning from multiple educational backgrounds, potentially enriching the discourse around financial management strategies in schools.

Financial Planning and Education Service Delivery in Government-aided secondary schools Masaka City

Table 5: Descriptive Statistics on Financial Planning in Government-aided secondary schools Masaka City

Items of analysis	SD	D	NS	A	SA	Mean	St. Dev.
There is a clear budget allocation to our school by the City Authority.	0 0%	1 1%	2 2%	51 51%	46 46%	4.42	0.59
Clear goals and objectives are established for our school’s service delivery.	1 1%	3 3%	3 3%	58 38%	35 35%	4.23	0.74
Out school’s budget is overseen by a dedicated committee from the City Authority.	1 1%	11 11%	4 4%	48 48%	36 36%	4.07	0.97
Financial resources allocated to our school by the City Authority are effectively utilized.	5 5%	2 2%	3 3%	41 41%	49 49%	4.27	0.99
Our school receives adequate funding for educational needs from the City Authority.	8 8%	13 13%	12 12%	35 35%	32 32%	3.70	1.27
Stakeholders from the City Authority actively engage in financial planning for our school.	7 7%	11 11%	7 7%	43 43%	32 32%	3.82	1.20
Mechanisms are in place to evaluate financial aspects of our school as required by the City Authority.	8 8%	11 11%	5 5%	41 41%	35 35%	3.84	1.25
There is accountability for financial decisions in our school as required by the City Authority.	13 13%	10 10%	8 8%	37 37%	32 32%	3.65	1.37
Financial goals set by the City Authority align with educational objectives at our school.	16 16%	9 9%	5 5%	30 30%	40 40%	3.69	1.07
Average Mean & St. Deviation						3.89	1.12

Source: Primary Data (2025)

For the researcher to measure the formulated research objectives that guided the study, the feedback from the various statements under each objective is presented under descriptive statistics. The researcher categorized the data collected in an orderly form using the 5-point Likert rating scales used on the questionnaires as follows: 1: strongly disagree (SD), 2: disagree (D), 3: not sure (NS), 4: agree (A), and 5: strongly agree (SA), which were categorized according to their means and standard deviations. From 1 to 1.80 represents (strongly disagree), 1.81 to 2.60 represents (do not agree), from 2.61 to 3.40 represents (true to some extent), 3.41 to 4.20 represents (agree), and 4.21 to 5.00 represents (strongly agree), as proposed by Jamieson (2004). A low standard deviation means data are clustered around the mean, and a high standard deviation indicates data are more spread out. A standard deviation close to zero indicates that points are close to the mean, whereas a high or low standard deviation indicates that data points are respectively above or below the mean (Altman, 2005). A number of statements were posed to the respondents in regard to the financial planning for education in Government-aided secondary schools Masaka City (Table 5).

Findings from table 4.3 indicate that 97% of the respondents agreed that among respondents that there is a clear budget allocation to Government-aided secondary schools by the City Authority in Masaka City. This is confirmed by mean score of 4.42 and standard deviation of 0.59 which suggests that respondents have similar perspectives on this aspect. A clear budget allocation process is crucial for ensuring that educational funding meets the needs of the schools.

Findings from table 4.3 indicate that 73% of the respondents were in agreement that the City Authority sets clear goals and objectives for the government Aided school. This is confirmed by a mean value of 4.23 showing strong agreement and standard deviation of 0.74 which reveals some variation in responses. Ensuring that all parties have a uniform understanding of the objectives can enhance collaboration and effectiveness in achieving educational outcomes.

Findings from table 4.3 indicate that 84% of the respondents were in agreement that budgets of Government-aided secondary schools are overseen by a dedicated committee from Masaka City; and this shown by mean score of 4.07 and standard deviation of 0.97 which indicates that there is uniformity in responses. A dedicated committee is vital for accountability and thorough financial planning, demonstrating a proactive approach to managing education budgets. Enhancing the committee's authority and capacity to review and adapt budgets may further improve financial resource allocation in Government-aided secondary schools.

Findings from table 4.3 indicate that 90% of the respondents agreed that there is effective utilization of financial resources allocated to Government-aided secondary schools by the City Authority; and this is confirmed by mean score of 4.27 and standard deviation of 0.99 indicating consistent views on this issue. Efficient resource utilization by schools is essential for maximizing educational outcomes, ensuring that investments translate into tangible improvements in learning.

Findings from table 5 indicate that 67% of the respondents agreed that Government-aided secondary schools receives adequate funding for meeting educational needs from the City Authority; and this is confirmed by mean value of 3.70 and the standard deviation of 1.27 pointing a significant variation in this perception. Findings from table 5 indicate that 75% of the respondents agreed that stakeholders from the City Authority actively engage in financial planning for Government-aided secondary schools; and this is confirmed by a mean of 3.82 and standard deviation of 1.20 suggesting wider disparities in opinions. Adequate funding is necessary for the effective delivery of education services in Government-aided secondary schools. However, to address concerns about funding sufficiency, ongoing assessments of funding levels in relation to institutional needs should be undertaken to identify and rectify any gaps.

Findings from table 4.3 indicate that 76% of the respondents agreed that mechanisms are in place to evaluate financial aspects of Government-aided secondary schools as required by the City Authority; and this is confirmed by a mean score of 3.84 and standard deviation of 1.25 revealing notable differences in responses. Ensuring robust stakeholder involvement can lead to better-informed financial planning and enhanced accountability in Government-aided secondary schools. Therefore, regular forums or consultations should be organized to facilitate meaningful stakeholder participation.

Findings from table 5 indicate that 69% of the respondents agreed that there is accountability for financial decisions in Government-aided secondary schools as required by the City Authority; and this is confirmed by a mean score of 3.65 and significant standard deviation of 1.37 indicates considerable differences in perspectives, implying that some stakeholders may feel less assured about the effectiveness of these mechanisms. Strengthening these monitoring processes through regular reporting and accountability measures can enhance transparency and trust among all stakeholders in Government-aided secondary schools.

Findings from table 5 indicate that 70% of the respondents agreed that financial goals set by the City Authority align with educational objectives in Government-aided secondary schools; and this is confirmed by a mean value of 3.69 and standard deviation of 1.07 indicating some variability in responses. Strengthening accountability frameworks and ensuring clear reporting lines can promote greater confidence in financial decision-making within the educational landscape in Government-aided secondary schools.

Inferential Data Analysis

Correlation Analysis

In this section, correlation analysis conducted to examine the effect of financial planning on education service delivery in Government-aided secondary schools in Masaka City. And relationship of financial planning on education service delivery in Government-aided secondary schools in Masaka City was done by the correlation analysis technique. This provided correlation Coefficients which indicated the strength and direction of relationship. The p-value also indicated the education service delivery of these relationships significant. The classification of the correlation coefficient (r) is as follows: 0.1 –0.29 is weak; 0.3 – 0.49 is moderate; and > 0.5 is strong (Field, 2005).

Table 6: Pearson Correlation for financial planning and education service delivery in Government-aided secondary schools

		Financial planning	Education service delivery
Financial Planning	Pearson Correlation	1	0.756**
	Sig. (2-tailed)		0.000
	N	100	100
Education service delivery	Pearson Correlation	0.756**	1
	Sig. (2-tailed)	0.000	
	N	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Primary Data, (2025)

According to the results shown in Table 4.4, Pearson correlation coefficient of 0.756 indicates a strong significant and positive relationship between financial planning and education service delivery in Government-aided secondary schools in Masaka City. This implies that as financial planning levels increase, so does the likelihood of effective education service delivery. The significant correlation coefficient of 0.756 suggests that there is a direct and meaningful connection between these two variables. The fact that the correlation is deemed statistically significant at the 95% confidence level (two-tailed) means that there is a high level of confidence in the relationship observed between financial planning and education service delivery in Government-aided secondary schools in Masaka City. With a p-value of 0.000, which is below the standard threshold of 0.05, it further supports the assertion that the relationship is not due to random chance but rather reflects a true association between financial planning and education service delivery. The implication for these findings is that implementing strategies to enhance financial planning can lead to improved education service delivery in Government-aided secondary schools in Masaka City.

Regression Analysis

The regression analysis was conducted to know by how much the independent variable explains the dependent variable. Therefore, regression analysis of financial planning and education service delivery in Government-aided secondary schools in Masaka City was conducted, and the results of the regression analysis are presented as following:

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.854 ^a	0.740	0.739	5.07826

a. Predictor: (Constant), Financial Planning

Source: Primary Data, (2025)

The R² value of 0.740 indicates a strong positive relationship between financial planning and education service delivery in Government-aided secondary schools in Masaka City. This statistic suggests that approximately 74% of the variability in education service delivery can be explained by changes in financial planning, highlighting the significant role that financial planning play in enhancing education service delivery in Government-aided secondary schools in Masaka City. The remaining 26% of variability remains unexplained, indicating that other factors may influence education service delivery beyond financial planning in Masaka City.

Table 8: Analysis of Variance (ANOVA)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	16105.204	4	16105.204	624.505	0.000
	Residual	5647.737	96	25.789		
	Total	21752.941	100			

a. Predictor: (Constant), Financial Planning

b. Dependent Variable: Education Service Delivery

Source: Primary Data, (2025)

The analysis of variance (ANOVA) conducted at a 5% significance level indicates a strong statistical relationship between financial planning and education service delivery in Government-aided secondary schools in Masaka City. The F-value reported is 624.505, with a corresponding p-value of less than 0.001. This suggests that the variation in financial planning significantly affects education service delivery in Government-aided secondary schools in Masaka City. Given the high F-value and low p-value, we can confidently assert that the results are not due to random chance, reinforcing the importance of financial planning as a tool for enhancing education service delivery.

Table 9: Coefficients for financial planning on education service delivery in Government-aided secondary schools

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.457	1.938		7.462	0.000

	Financial Planning	0.456	0.028	0.434	11.016	0.000
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a. *Dependent Variable: Education service delivery*

Source: Primary Data, (2025)

The beta coefficient (0.434) indicates a positive relationship between financial planning and education service delivery in Government-aided secondary schools in Masaka City, Uganda. As shown in Table 4.9, with a t-value of 11.016 and a p-value of 0.000, the results suggest that for every unit increase in financial planning, education service delivery increases by 0.434 units. This finding is consistent with existing literature that highlights the importance of effective financial planning in enhancing the quality of education. Therefore, implementing changes to improve financial planning will likely have a substantial positive effect on education service delivery in Masaka City, Uganda, as it enables schools to allocate resources more efficiently and effectively. This justification is supported by studies that demonstrate a strong correlation between financial management practices and educational outcomes. Thus, based on this finding the null hypothesis was rejected and alternative hypothesis was taken, and this is stated as follows;

H₁: *There is a statistical significant relationship between financial planning and education service delivery in Government-aided secondary schools in Masaka City, Uganda*

Qualitative Data Analysis

This section presents interview responses expressed by Finance/Accounts Staff, City Education Officer (CEO), officials from the Education Department, Head Teachers, and Deputy Head Teachers regarding financial planning and service delivery in Government-aided secondary schools in Masaka City. These insights reveal perceptions of strengths, challenges, and areas for improvement.

Clear Communication and Documentation in Budgeting

“There is a well-structured budget allocation process is effectively communicated to all stakeholders, ensuring transparency and understanding. This clarity fosters trust in financial procedures and promotes accountability.” Finance/Accounts Staff₁” This also aligns with documentary review result that: *“Documents related to financial planning outline clear processes for budget allocation.”* This suggest that regular updates and accessible documentation are vital to maintaining stakeholder confidence and ensuring everyone remains informed about budget distribution.

Alignment of Policies with Educational Goals

“The educational goals are clearly defined, but there’s a need for broader engagement to inspire collective ownership.” Head Teachers₁). This also aligns with documentary review result that: *“Government Policy guidelines on budgeting emphasize establishing clear objectives for education.”* From this perspective, involving teachers, parents, and students in these goals could foster greater commitment and drive progress toward shared educational aspirations.

Oversight and Committee Roles in Budget Management

“There is the vital role of committees overseeing education budgets, which enhances management and accountability.” (City Education Officer); This also aligns with documentary review result that: *“Approved District Budget Estimates highlight the involvement of a specialized committee for oversight.”* This suggests that continuous capacity-building and clear mandates for these committees are crucial for effective governance and prevention of mismanagement.

Effective Use of Financial Resources

“Our emphasis is on ensuring that every used shilling delivers positive educational outcomes, aligning with the district’s focus on resource utilization.” (Education Official₁); This also aligns with documentary review result that: *“District Development plan stresses the effective utilization of allocated financial resources.”* This suggests that regular monitoring and impact assessments can improve resource allocation, ensuring funds genuinely benefit student learning and infrastructure development.

Stakeholder Recognition and Contribution

“While some stakeholders feel appreciated, others believe their input often remains unnoticed, highlighting disparities in recognition and engagement.” (Head Teachers₂) ; This also aligns with documentary review result that: “Documents related to financial planning encourage acknowledgment of all stakeholder contributions.” This suggests that establishing formal systems for feedback and recognition across all levels can foster more inclusive and motivated participation.

Funding Disparities and Equity

“There’s recognition that funding levels vary across schools, leading to inconsistent support and performance.” Deputy Head Teachers₂); This also aligns with documentary review result that: “Government Policy guidelines on budgeting provide frameworks for adequate funding allocation.” This suggests that targeted interventions and equitable resource distribution strategies are needed to support struggling schools and ensure uniform quality of education across the district.

Stakeholder Engagement and Collaboration

“The variation in stakeholder involvement points to a need for consistent engagement mechanisms.” Head Teachers₁) ; This also aligns with documentary review result that: “Documents related to financial planning emphasize the importance of stakeholder collaboration.” This suggests that scheduled regular meetings and transparent communication channels can unify efforts and foster a stronger sense of shared purpose among all parties involved.

Monitoring and Evaluation Effectiveness

“While we have monitoring mechanisms, their effectiveness varies across institutions.” Accounts Staff ₂) This also aligns with documentary review result that: “District Development plan outlines monitoring and evaluation mechanisms for education finance.” This suggests that strengthening capacity and providing regular training on monitoring tools can improve accountability and the overall effectiveness of these mechanisms.

Accountability and Oversight

“While efforts toward accountability are recognized, gaps in oversight still exist, suggesting areas for improvement.” (City Education Officer); This also aligns with documentary review result that: “Government Policy guidelines on budgeting establish accountability standards for financial decisions.” This suggests that creating stricter oversight protocols and regularly reviewing financial decisions can enhance transparency and build stakeholder trust.

Financial control and education service delivery in Government-aided secondary schools in Masaka City.

Descriptive Data Analysis

For the researcher to measure the formulated research objectives that guided the study, the feedback from the various statements under each objective is presented under descriptive statistics. The researcher categorized the data collected in an orderly form using the 5-point Likert rating scales used on the questionnaires as follows: 1: strongly disagree (SD), 2: disagree (D), 3: not sure (NS), 4: agree (A), and 5: strongly agree (SA), which were categorized according to their means and standard deviations. From 1 to 1.80 represents (strongly disagree), 1.81 to 2.60 represents (do not agree), from 2.61 to 3.40 represents (true to some extent), 3.41 to 4.20 represents (agree), and 4.21 to 5.00 represents (strongly agree), as proposed by Jamieson (2004). A low standard deviation means data are clustered around the mean, and a high standard deviation indicates data are more spread out. A standard deviation close to zero indicates that points are close to the mean, whereas a high or low standard deviation indicates that data points are respectively above or below the mean (Altman, 2005). A number of statements were posed to the respondents in regard to the financial control and education service delivery in Government-aided secondary schools in Masaka City (Table 10).

Table 10: Descriptive statistics on financial control and education service delivery in Government-aided secondary schools in Masaka City

Statements	SD	D	NS	A	SA	Mean	St. Dev.
Our school discusses budgets with the City Authority before spending.	1 1%	2 2%	1 1%	51 51%	45 45%	4.37	0.71

Our school's expenses are authorized by responsible officials from City.	2 2%	5 5%	1 1%	40 40%	52 52%	4.35	0.89
Our school has an effective internal audit team in place as required by the City Authority.	2 2%	5 5%	1 1%	50 50%	42 42%	4.25	0.87
Our school receives regular audit from the City Authority to prevent mismanagement.	8 8%	13 13%	3 3%	41 41%	35 35%	3.82	1.27
Our school implements controls to prevent misuse of funds from the City the City Authority.	0 0%	3 3%	1 1%	45 45%	50 50%	4.44	0.67
Our school has efficient financial controls which are in line with City guidelines.	0 0%	1 1%	2 2%	50 50%	47 47%	4.43	0.59
Our school follows strict financial oversight regulations closely as guided by the City Authority.	1 1%	3 3%	4 4%	56 56%	36 36%	4.23	0.75
The City monitors our school's control system help prevent corruption.	1 1%	3 3%	4 4%	56 56%	36 36%	3.99	0.93
The City Authority fairly distributes resources to schools.	5 5%	2 2%	3 3%	41 41%	49 49%	4.27	0.99
Our school discusses budgets with the City Authority before spending.	0 0%	11 11%	3 3%	50 50%	36 36%	4.11	0.91
Average Mean & St. Deviation						4.24	0.86

Source: Primary Data (2025)

Findings from table 10 indicate that 96% of the respondents agreed that schools discuss budgets with the City Authority before spending the funds allocated; and this is confirmed by a mean value of 4.37 and standard deviation of 0.71 signifying that nearly all respondents share a similar positive view of this process. Such a robust budgeting process is vital for accountability and effective financial governance, minimizing the risk of unauthorized spending in Government-aided secondary schools. However, to enhance transparency further, it would be beneficial to incorporate more comprehensive reporting mechanisms and stakeholder discussions regarding budget allocations and priorities.

Findings from table 4.8 indicate that 92% of the respondents agreed that the schools' expenses are authorized by responsible officials from City; and this is confirmed by a mean value of 4.35 and standard deviation of 0.89 demonstrating minimal deviation in responses. This system plays a crucial role in safeguarding funds given to Government-aided secondary schools. Continuous training and clear communication about who holds authorization responsibilities will further strengthen this financial control mechanism.

Findings from table 10 indicate that 92% of the respondents agreed that Government-aided secondary schools have effective internal audit team as required by the City Authority; and this is confirmed by a mean value of 4.25 and standard deviation of 0.87 revealing only slight variations in responses. A strong internal audit function is essential for identifying and mitigating financial risks. To bolster this effectiveness, the city should ensure audits are not only conducted regularly but also that recommendations are implemented promptly to continually enhance financial oversight.

Findings from table 10 indicate that 76% of the respondents agreed that Government-aided secondary schools receive regular audit from the City Authority to prevent mismanagement of the resources allocated; and this is confirmed by a mean value of mean score of 3.82 and standard deviation of 1.27 suggesting a high level of consensus among respondents. Regular auditing is crucial for identifying discrepancies and ensuring accountable financial practices. Strengthening feedback loops from audit findings to implementation will help further curb financial mismanagement and improve overall financial governance.

Findings from table 10 indicate that 95% of the respondents agreed that Government-aided secondary schools implement controls to prevent misuse of funds from the City Authority; and this is confirmed by a mean value of 4.44 and standard deviation of 0.67 indicates a uniform perception across respondents. This strong control system is vital for asset protection and enhancing public trust. To maximize effectiveness, ongoing training for staff about these controls and their importance in resource management should be mandated.

Findings from table 10 indicate that 97% of the respondents agreed that Government-aided secondary schools have efficient financial controls which are in line with City guidelines; and this is confirmed by a mean value of 4.43 and standard deviation of 0.59 highlighting a consensus among respondents. Efficient financial controls pave the way for optimized resource allocation, enabling better educational outcomes in Government-aided secondary schools. Continuing to refine these control measures and integrating stakeholder feedback into the decision-making process will further advance educational efficacy.

Findings from table 10 indicate that 92% of the respondents agreed that Government-aided secondary schools follows strict financial oversight regulations closely as guided by the City Authority; and this is confirmed by a mean value of 4.23 and standard deviation of 0.75 suggesting respondents hold similar views on oversight practices. Effective financial oversight is critical in maintaining accountability and ensuring that funds are used appropriately. Enhancing communication about oversight activities may reinforce community trust and involvement in the educational financial management process.

Findings from table 10 indicate that 92% of the respondents agreed that City Authority monitors control system help prevent corruption in Government-aided secondary schools; and this is confirmed by a mean value of 3.99 and standard deviation of 0.93 indicating limited variability in responses. Strong anti-corruption measures foster trust among stakeholders and can lead to better resource management in Government-aided secondary schools. Continuous education and workshops about ethical practices will solidify these controls and further reduce incidences of corruption.

Findings from table 10 indicate that 90% of the respondents agreed that the City Authority fairly distributes resources to Government-aided secondary schools; and this is confirmed by a mean value of 4.27 and standard deviation of 0.99 suggesting consistent opinions regarding this practice. Fair resource allocation is critical for ensuring all Government-aided secondary schools can thrive and meet their objectives. To preserve equity, it would be prudent for the city to regularly assess distribution methodologies and solicit feedback from various institutions to address any disparities.

Inferential Data Analysis

Correlation Analysis

In this section, correlation analysis conducted to examine the effect of financial control on education service delivery in Government-aided secondary schools in Masaka City. And relationship of financial control on education service delivery in Government-aided secondary schools in Masaka City was done by the correlation analysis technique. This provided correlation Coefficients which indicated the strength and direction of relationship. The p-value also indicated the education service delivery of these relationships significant. The classification of the correlation coefficient (r) is as follows: 0.1 –0.29 is weak; 0.3 – 0.49 is moderate; and > 0.5 is strong (Field, 2005).

Table 11: Pearson Correlation for financial control on education service delivery in Government-aided secondary schools

		Financial control	Education service delivery
Financial control	Pearson Correlation	1	0.822**
	Sig. (2-tailed)		0.000
	N	100	100
Education service delivery	Pearson Correlation	0.822**	1
	Sig. (2-tailed)	0.000	
	N	100	100

** Correlation is significant at the 0.01 level (2-tailed).

Source: Primary Data, (2025)

Pearson correlation coefficient of 0.822 indicates a strong significant and positive relationship between financial control and education service delivery in Government-aided secondary schools in Masaka City. The statistical significance of the relationship is confirmed at the 95% confidence level with a p-value of less than 0.05 (0.000). The p-value is used to determine the statistical significance of the results. A p-value of less than 0.05 is typically considered statistically significant, indicating that the relationship observed is unlikely to have occurred by chance. This implies that as one variable (financial control) increases, the other variable (education service delivery) also tends to increase. In this case, it suggests that investing in financial control in Masaka City has a significant effect on education service delivery in Government-aided secondary schools.

Regression Analysis

The regression analysis was conducted to know by how much the independent variable explains the dependent variable. Therefore, regression analysis of financial control and education service delivery in Government-aided secondary schools in Masaka City was conducted, and the results of the regression analysis are presented as following:

Table 12: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.640 ^a	0.776	0.775	4.71273

a. Predictor: (Constant), Financial control

Source: Primary Data, (2025)

The value of $R^2 = 0.776$ signifies a strong positive relationship between financial control and education service delivery in Government-aided secondary schools in Masaka City. This statistical measure indicates that approximately 77.6% of the variability in education service delivery can be explained by the variations in financial control. In practical terms, this suggests that as financial control increases, so does the level of education service delivery in Government-aided secondary schools in Masaka City. However, it is crucial to note that the remaining 22.4% indicates unexplained variance, suggesting that other factors beyond financial control may also influence education service delivery among Government-aided secondary schools.

Table 13: Analysis of Variance (ANOVA)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	16888.981	3	16888.981	760.427	0.000 ^a
	Residual	4863.961	97	22.210		
	Total	21752.941	100			

a. Predictor: (Constant), Financial control

b. Dependent Variable: Education service delivery

Source: Primary Data, (2025)

The analysis of variance (ANOVA) conducted at a 5% significance level provides compelling evidence regarding the relationship between financial control and education service delivery in Government-aided secondary schools in Masaka City. The reported F-value of 760.427 indicates a very strong effect size, suggesting that variations in financial control are significantly associated with changes in education service delivery. The p-value of less than 0.000 further reinforces this finding, as it is well below the conventional threshold of 0.05, indicating that the results are statistically significant.

Table 14: Coefficients for financial control on education service delivery in Government-aided secondary schools

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.606	1.859		6.243	0.000
	Financial control	0.345	0.064	0.313	9.871	0.000

a. Dependent Variable: Education service delivery

Source: Primary Data, (2025)

The results reveals that an increase in financial control by one unit results in 0.313 unit increase in education service delivery among Government-aided secondary schools, as indicated by the beta coefficient ($b = 0.313$, $t = 9.871$, $p = 0.000$). This implies that a significant positive relationship exists between financial control and education service delivery, suggesting that effective financial management is crucial for the delivery of quality education services. Effective financial control mechanisms are associated with improved educational outcomes. This suggests that modifications to financial control can lead to a significant and positive change in education service delivery in Masaka City, Uganda, thereby justifying the need for strengthening financial control measures. Thus, based on this finding the null hypothesis was rejected and alternative hypothesis was taken, and this is stated as follows;

H₁: *There is a statistical significant relationship between financial control and education service delivery in Government-aided secondary schools in Masaka City, Uganda.*

Qualitative Data Analysis

The following analysis presents personal opinions expressed by Finance/Accounts Staff, City Education Officer (CEO), officials from the Education Department, Head Teachers, and Deputy Head Teachers regarding financial control and education service delivery in Government-aided secondary schools in Masaka City. These insights reveal perceptions of strengths, challenges, and areas for improvement.

Transparent Budget Discussions

“Fostering an inclusive environment during budget talks can enhance trust and collective ownership, but consistent use of such documentation tools is critical to maintain transparency and accountability” (Accounts Staff₁) This also aligns to documentary review result that: *“A vote book is available to document budget discussions and approvals transparently.”* This suggests that the importance of thorough discussions before budget approval, ensuring all voices is heard.

Accountability through Expenditure Approval

“In my opinion, strict adherence to these approval processes is essential to prevent misuse of funds and reinforce a culture of financial responsibility at all levels. Regular training on these controls could further strengthen compliance.” (Accounts Staff₂). This also aligns to documentary review result that: *“Financial controls documented confirm that all expenditures are authorized appropriately.”* This suggests that There is a clear focus on vetting expenses through designated officers to uphold accountability.

Internal Audit and Implementation

“From my view, faster implementation of audit recommendations can significantly improve financial management and reduce risks of mismanagement, emphasizing the need for a more proactive approach to audits.” Head Teacher₁). This also aligns to documentary review result that: *“Audit reports in place highlight the ongoing effectiveness of the internal audit department.”* This suggests that the internal audit team plays a key role in identifying issues, but the response to their recommendations sometimes lags.

Monitoring and Prevention of Mismanagement

“I believe strengthening the linkage between audits and prompt corrective actions, along with staff training on financial procedures, can further prevent fund mismanagement.” (Accounts Staff₃) . This also aligns to documentary review result that: *“Monitoring expenditure reports support the preparation of regular audit findings.”* This suggests that Regular audits serve as vital tools to detect potential financial misconduct early.

Awareness and Effectiveness of Financial Controls

“To me, increasing awareness and training around these controls is necessary to maximize their effectiveness and ensure the safety of funds across all institutions.” (Head Teache_r). This also aligns to documentary review result that: *“Financial controls documented detail procedures that prevent fund misuse effectively.”* This suggests that while controls have reduced misappropriation, awareness about them remains limited among staff.

Controls on School Operations

“Consistent enforcement coupled with monitoring can further enhance school management and resource utilization, ultimately benefiting student learning experiences.” (Education Official₃). This also aligns to documentary review result that: *“District Public Accounts’ Reports validate that financial controls contribute to improved efficiency in education.”* This suggests that when financial controls are enforced, positive outcomes are observed in school efficiency.

Financial Oversight and Checks

“I believe that continuous oversight and periodic reviews are necessary to sustain accountability and prevent fraudulent activities, ensuring funds are used as intended.” (Accounts Staff₂). This also aligns to documentary review result that: *“Monitoring expenditure reports emphasize the importance of strict financial oversight.”* This suggests that effective oversight is deemed crucial for maintaining sound financial practices.

Controls and Anti-corruption Culture

“I feel that reinforcing these controls through regular audits and transparency initiatives can build stakeholder confidence and significantly reduce corruption risks.” (City Education Officer). This also aligns to documentary review result that: *“Audit reports in place specify the effectiveness of controls in preventing corruption.”* This suggests that strong controls foster a culture of accountability that deters corruption.

Fair Resource Allocation

“Implementing regular evaluation mechanisms will help sustain fairness and address disparities, ensuring all schools reliably receive appropriate support to meet educational needs.” (Head Teacher₅). This also aligns to documentary review result that: *“District Public Accounts’ Reports highlight efforts towards fair distribution of financial resources.”* This acknowledges efforts toward equitable resource distribution but recognize the need for ongoing assessments.

Financial risk management and education service delivery in Government-aided secondary schools in Masaka City

Descriptive Data Analysis

For the researcher to measure the formulated research objectives that guided the study, the feedback from the various statements under each objective is presented under descriptive statistics. The researcher categorized the data collected in an orderly form using the 5-point Likert rating scales used on the questionnaires as follows: 1: strongly disagree (SD), 2: disagree (D), 3: not sure (NS), 4: agree (A), and 5: strongly agree (SA), which were categorized according to their means and standard deviations. From 1 to 1.80 represents (strongly disagree), 1.81 to 2.60 represents (do not agree), from 2.61 to 3.40 represents (true to some extent), 3.41 to 4.20 represents (agree), and 4.21 to 5.00 represents (strongly agree), as proposed by Jamieson (2004). A low standard deviation means data are clustered around the mean, and a high standard deviation indicates data are more spread out. A standard deviation close to zero indicates that points are close to the mean, whereas a high or low standard deviation indicates that data points are respectively above or below the mean (Altman, 2005). A number of questions were posed to the respondents in regard to the financial risk management and education service delivery in Government-aided secondary schools in Masaka City (Table 15).

Table 15: Descriptive statistics on financial risk management and education service delivery in Government-aided secondary schools in Masaka City

Statements	SD	D	NS	A	SA	Mean	St. Dev.
Our school follows effective financial risk management policies set by the City Authority.	3 3%	9 9%	6 6%	31 31%	51 51%	3.60	1.19
Our school conducts regular financial risk assessments in line with the City Authority.	7 7%	5 5%	3 3%	36 36%	49 49%	3.82	1.20
Our school follows a contingency plan for financial crises in line with the City guidelines.	6 6%	10 10%	8 8%	32 32%	44 44%	3.83	1.24
Our school engages experts from the City to enhance our financial risk management framework.	4 4%	10 10%	11 11%	37 37%	38 38%	3.64	1.37
Our school gets sufficient funding from the City for managing financial risks effectively.	1 1%	3 3%	7 7%	36 36%	53 53%	3.64	1.12
Our school prioritizes financial risks based on their potential impact on operations as guided by the City Authority.	1 1%	2 2%	1 1%	51 51%	45 45%	3.67	1.46

External audits from the City Authority assess our school’s financial risk management practices.	2 2%	5 5%	1 1%	40 40%	52 52%	3.42	1.36
The City regularly reviews our school financial risk management strategies for effectiveness.	2 2%	5 5%	1 1%	50 50%	42 42%	3.83	0.95
A dedicated team from the City oversees financial risks at our school.	8 8%	13 13%	3 3%	41 41%	38 38%	3.85	1.37
Average Mean & St. Deviation						3.72	1.22

Source: Primary Data (2025)

Findings from table 15 indicate that 82% of the respondents agreed that Government-aided secondary schools school follows effective financial risk management policies set by the City Authority; and this is confirmed by a mean value of 3.60 and standard deviation of 1.19 indicates variability in responses. This inconsistency may imply the need for improved communication and training on the existing policies, ensuring all stakeholders understand their roles in financial risk management. Enhanced awareness can lead to a more uniformly informed group that can contribute effectively to policy implementation and evaluation. This aligns to a response from one informant that: *“The financial policies are robust, but they need better dissemination among staff.”* This also aligns to documentary review result that: *“Regular reviews of risk management policies are mandated by our financial planning documents.”*

Findings from table 15 indicate that 95% of the respondents agreed that Government-aided secondary schools school follows effective financial risk management policies set by the City Authority; and this is confirmed by a mean value of 3.82, indicates a proactive approach to managing financial uncertainty. However, the standard deviation of 1.20 suggests mixed opinions regarding their effectiveness or the thoroughness of these assessments. This necessitates an examination of the assessment criteria used and their practical application, as inconsistencies may result in unforeseen vulnerabilities. Regular assessments should be complemented by comprehensive feedback systems to continually refine and enhance risk management practices. This aligns to a response from one informant that: *“We do assessments frequently, but their depth needs to be consistent.”* This also aligns to documentary review result that: *“Financial assessment reports highlight areas for improvement in risk management practices.”*

Findings from table 15 indicate that 76% of the respondents agreed that Government-aided secondary schools follows a contingency plan for financial crises in line with the City guidelines; and this is confirmed by a mean value of 3.83 and standard deviation of 1.24 pointing differing levels of confidence among stakeholders regarding the effectiveness of these plans. This proactive planning is vital for maintaining educational service delivery during unexpected financial downturns. It would be beneficial to conduct simulations or drills to test the efficacy of these plans and address any gaps, ensuring swift and effective responses to future crises. This aligns to a response from one informant that: *“The contingency plans exist, but we need practice to ensure efficiency.”* This also aligns to documentary review result that: *“City Development Plans emphasize the importance of having contingency financial plans in place.”*

Findings from table 15 indicate that 85% of the respondents agreed that Government-aided secondary schools engages experts from the City to enhance the financial risk management framework; and this is confirmed by a mean value of 3.64, and standard deviation of 1.37 indicating a divergence in experiences or perceptions. It suggests that while some stakeholders may see tangible benefits, others may feel that their input is not adequately integrated into the framework, highlighting potential areas for improvement in collaboration and communication. This aligns to a response from one informant that: *“Collaboration with experts has improved our practices, but input from all levels is crucial.”* This also aligns to documentary review result that: *“Engagement with financial consultants is documented in our annual financial strategies report.”*

Findings from table 15 indicate that 96% of the respondents agreed that Government-aided secondary schools gets sufficient funding from the City for managing financial risks effectively; and this is confirmed by a mean value of 3.64 indicates a satisfactory perception among respondents regarding sufficient funding for managing financial risks. However, with a standard deviation of 1.12, there remains a notable variety of opinions, suggesting some concerns about the adequacy and reliability of funding sources. Addressing these concerns is vital to ensure that financial risk management initiatives are well-supported and sustainable. A transparent budgeting process can enhance trust and collaboration among stakeholders, particularly in how financial resources are allocated. This aligns to a response from one informant that: *“Funding levels are adequate, but*

transparency in allocation could be improved.” This also aligns to documentary review result that: “Approved District Budget Estimates prioritize funding for financial risk management initiatives.”

Findings from table 15 indicate that 89% of the respondents agreed that Government-aided secondary schools prioritizes financial risks based on their potential impact on operations as guided by the City Authority; and this is confirmed by a mean value of 3.67 and standard deviation of 1.46 suggests variability in understanding how prioritization is determined. A transparent and participatory approach in developing risk prioritization criteria could foster greater alignment and effectiveness in addressing financial risks. Uniform training across departments may enhance comprehension and execution of prioritized risk management strategies. This aligns to a response from one informant that: “We prioritize risks, but the criteria are often unclear to many staff members.” This also aligns to documentary review result that: “Government policy guidelines state that risks should be handled based on their operational impact.”

Findings from table 15 indicate that 96% of the respondents agreed that external audits from the City Authority assess financial risk management practices in Government-aided secondary schools; and this is confirmed by a mean value of 3.42 and standard deviation of 1.36 indicating differing opinions. External audits are crucial for enhancing accountability and ensuring compliance with established policies. Regular feedback from these audits should be utilized to make necessary adjustments to financial practices and reinforce trust among stakeholders. This aligns to a response from one informant that: “External audits provide valuable insights, yet the follow-up on recommendations is critical.” This also aligns to documentary review result that: “Audit reports highlight areas of concern and recommendations for improving risk management.”

Findings from table 15 indicate that 92% of the respondents agreed that City Authority regularly reviews financial risk management strategies for effectiveness in Government-aided secondary schools; and this is confirmed by a mean value of 3.83 and standard deviation of 0.95 suggesting that there is agreement among respondents. Ensuring these reviews are comprehensive and inclusive can provide a dynamic approach to adapting strategies to changing circumstances. Engaging stakeholders in these reviews enhances ownership and accountability. This aligns to a response from one informant that: “Regular reviews help us adapt, but incorporating more staff feedback would be beneficial.” This also aligns to documentary review result that: “Financial policies are mandated to be reviewed annually in our financial planning documents.”

Findings from table 15 indicate that 79% of the respondents agreed that a dedicated team from the City oversees financial risks in Government-aided secondary schools; and this is confirmed by a mean value of 3.85 and standard deviation of 1.37 pointing differing perceptions about the team's effectiveness. Clear roles, responsibilities, and performance metrics can help in optimizing the team's contributions. Periodic assessments of the team's effectiveness in executing financial oversight can bridge gaps in performance and enhance service delivery. This aligns to a response from one informant that: “We have a dedicated team, but their roles need clearer definition and support.” This also aligns to documentary review result that: “The City's financial oversight team's responsibilities are detailed within the approved district budget.”

Inferential Data Analysis

Correlational analysis; In this section, correlation analysis conducted to examine the effect of financial risk management on education service delivery in Government-aided secondary schools in Masaka City. This provided correlation Coefficients which indicated the strength and direction of relationship. The p-value also indicated the financial decision making of these relationships significant. The classification of the correlation coefficient (r) is as follows: 0.1 –0.29 is weak; 0.3 – 0.49 is moderate; and > 0.5 is strong (Field, 2005).

Table 16: Pearson Correlation of financial risk management and education service delivery in Government-aided secondary schools

		Financial risk management	Education service delivery
Financial risk management	Pearson Correlation	1	0.736**
	Sig. (2-tailed)		0.000
	N	100	100
Education service delivery	Pearson Correlation	0.736**	1
	Sig. (2-tailed)	0.000	
	N	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Primary Data, (2025)

The results show that there is a statistically significant and positive strong relationship between financial risk management and education service delivery in Government-aided secondary schools in Masaka City. The Pearson’s correlation coefficient of 0.736 suggests a strong positive correlation between these two variables. The fact that the correlation is statistically significant at the 95% confidence level, with a p-value of 0.000 (which is below the conventional threshold of 0.05), further reinforces the validity of this effect. The positive correlation coefficient of 0.736 implies that as the level of financial risk management increases, so does the rate of education service delivery in Government-aided secondary schools in Masaka City.

Regression Analysis

The regression analysis was conducted to determine the extent to which the independent variable explains the dependent variable. Therefore, a regression analysis of financial risk management and education service delivery in Government-aided secondary schools in Masaka City was conducted, and the results are presented as follows:

Table 17: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.835 ^a	0.852	0.851	3.83429

a. Predictor: (Constant), Financial risk management

Source: Primary Data, (2025)

The value of R² = 0.852 signifies a strong positive correlation between financial risk management and education service delivery in Government-aided secondary schools in Masaka City. This statistic indicates that approximately 85.2% of the variance in education service delivery can be explained by financial risk management. Such a high R² value suggests that initiatives aimed at enhancing financial risk management are likely to have a substantial impact on education service delivery. However, it is crucial to note that the remaining 14.8% indicates unexplained variance, suggesting that other factors potentially may also play significant roles in determining education service delivery.

Table 18: Analysis Of Variance (ANOVA)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	18533.248	2	18533.248	1.26173	0.000 ^a
	Residual	3219.693	78	14.702		
	Total	21752.941	100			

a. Predictor: (Constant), Financial risk management

b. Dependent Variable: Education service delivery

Source: Primary Data, (2025)

The analysis of variance (ANOVA) conducted at a 5% significance level indicates a strong positive relationship between financial risk management and education service delivery in Government-aided secondary schools in Masaka City. The F-statistic reported is 1.26173, with a p-value less than 0.000, suggesting that the results are statistically significant. This implies that the variation in education service delivery can be attributed to the effectiveness of financial risk management.

Table 19: Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.891	1.493		6.623	0.000
	Financial risk management	0.384	0.075	0.387	6.769	0.000

a. Dependent Variable: Education service delivery

Source: Primary Data, (2025)

The beta coefficient, recorded as 0.387 with a t value of 6.769 and a p value of 0.000, suggests that there is a significant positive relationship between financial risk management and education service delivery in Masaka City. This result means that for every one-unit improvement in financial risk management practices, there is an accompanying increase of 0.387 units in the quality or effectiveness of education service delivery. This finding indicates that effective financial risk strategies not only stabilize fiscal operations but also contribute positively to educational outcomes. The robustness of the statistical significance ($p = 0.000$) reinforces that these changes are not the result of random chance but of a real, beneficial interaction between financial practices and service performance. Previous research in similar sectors supports the importance of sound financial management in enhancing operational efficiency. Thus, based on this finding the null hypothesis was rejected and alternative hypothesis was taken, and this is stated as follows;

H₁: *There is a statistical significant relationship between financial risk management and education service delivery in Government-aided secondary schools in Masaka City, Uganda.*

Qualitative Data Analysis

The following analysis presents personal opinions expressed by Finance/Accounts Staff, City Education Officer (CEO), officials from the Education Department, Head Teachers, and Deputy Head Teachers regarding financial risk management and education service delivery in Government-aided secondary schools in Masaka City. These insights reveal perceptions of strengths, challenges, and areas for improvement.

Dissemination of Policies

“Effective communication channels and staff training are essential to ensure all staff are aware of and adhere to these policies, which can enhance overall financial governance.” Accounts Staff₁)

This also aligns to documentary review result that: *“Regular reviews of risk management policies are mandated by our financial planning documents.”* This emphasizes that while the financial policies are robust, there is a need for wider dissemination among staff to ensure understanding and implementation.

Depth of Financial Assessments

“I believe standardizing assessment procedures and providing targeted training can improve the quality, helping to identify actual risks and develop better mitigation plans.” (Accounts Staff₂)

This also aligns to documentary review result that: *“City Development Plans emphasize the importance of having contingency financial plans in place.”* This suggests that frequent assessments are conducted, but their depth varies, which can impact the accuracy and usefulness of risk management strategies.

Contingency Planning

“From my perspective, conducting regular simulation exercises could improve staff readiness and the overall effectiveness of these plans during actual crises.” Head Teacher₁); This also aligns to documentary review result that: *“Engagement with financial consultants is documented in our annual financial strategies report.”* This means that contingency plans are in place, but staff believes they require regular practice to ensure quick and effective responses in emergencies.

Expert Collaboration and Inclusive Input

“Fostering continuous collaboration and encouraging input from all staff levels can provide practical insights, strengthening risk management and financial decision-making processes.” (City Education Officer) This also aligns to documentary review result that: *“Approved District Budget Estimates prioritize funding for financial risk management initiatives.”* This means that engagement with financial experts has generally improved practices, but input from diverse levels remains crucial.

Transparency in Funding Allocation

“I believe increasing clarity about funding criteria and distribution procedures can build trust among stakeholders and ensure resources are allocated fairly and effectively.” Education Official₃; This also aligns to documentary review result that:

“Approved District Budget Estimates prioritize funding for financial risk management initiatives.” This suggests that funding levels are deemed sufficient; however, transparency during allocation can be enhanced.

Risk Prioritization Criteria

“Clarifying risk assessment criteria and providing targeted training will enable staff to better evaluate and address potential risks systematically.” (Deputy Head Teacher₁) This also aligns to documentary review result that: “Government policy guidelines state that risks should be handled based on their operational impact.” Although staff prioritizes risks, unclear criteria make it challenging to consistently apply risk management policies.

Follow-up on Audit Recommendations

“I believe dedicated follow-up mechanisms, with progress tracking, are key to translating audit insights into tangible improvements in risk management.” (City Education Officer); This also aligns to documentary review result that: “Audit reports highlight areas of concern and recommendations for improving risk management.” This means that external audits offer valuable insights, but the persistent challenge is ensuring recommendations are followed through and implemented.

Staff Feedback in Policy Reviews

“From my perspective, creating platforms for staff to provide input during reviews could enrich these processes and lead to more practical policies.” (Head Teachers₁); This also aligns to documentary review result that: “Financial policies are mandated to be reviewed annually in our financial planning documents.” This means that regular review sessions are beneficial, but incorporating more feedback from staff at different levels could further improve policies.

Clarity of Roles and Support

“Clearly defining roles and providing ongoing support and training can empower teams to perform more effectively, improving overall financial oversight and risk management.” (City Education Officer) This also aligns to documentary review result that: “The City’s financial oversight team’s responsibilities are detailed within the approved district budget.” This suggests that a dedicated financial oversight team exists, but some staff feel their roles lack clarity and sufficient support.

Education service delivery in Government-aided secondary schools in Masaka City

Descriptive Data Analysis

For the researcher to measure the formulated research objectives that guided the study, the feedback from the various statements under each objective is presented under descriptive statistics. The researcher categorized the data collected in an orderly form using the 5-point Likert rating scales used on the questionnaires as follows: 1: strongly disagree (SD), 2: disagree (D), 3: not sure (NS), 4: agree (A), and 5: strongly agree (SA), which were categorized according to their means and standard deviations. From 1 to 1.80 represents (strongly disagree), 1.81 to 2.60 represents (do not agree), from 2.61 to 3.40 represents (true to some extent), 3.41 to 4.20 represents (agree), and 4.21 to 5.00 represents (strongly agree), as proposed by Jamieson (2004). A low standard deviation means data are clustered around the mean, and a high standard deviation indicates data are more spread out. A standard deviation close to zero indicates that points are close to the mean, whereas a high or low standard deviation indicates that data points are respectively above or below the mean (Altman, 2005). A number of questions were posed to the respondents in regard to the education service delivery in Government-aided secondary schools in Masaka City.

Table 20: Descriptive statistics on education service delivery in Masaka City

Statements	SD	D	NS	A	SA	Mean	St. Dev.
Our school has adequate infrastructure provided by the City Authority.	8 8%	13 13%	11 11%	47 47%	21 21%	3.60	1.19
Our classrooms are well-maintained by the City.	7 7%	11 11%	7 7%	43 43%	32 32%	3.82	1.20
We have sufficient teaching materials provided by the City Authority.	8 8%	11 11%	5 5%	42 42%	34 34%	3.83	1.24

The training programs offered by the City Authority adequately prepare us.	13 13%	10 10%	8 8%	38 38%	31 31%	3.64	1.36
The City Authority offers continuous development opportunities to us.	5 5%	13 13%	18 18%	41 41%	23 23%	3.64	1.12
The school curriculum meets students' needs effectively.	16 16%	9 9%	5 5%	32 32%	38 38%	3.67	1.46
We receive adequate support from the City Authority for implementation.	15 15%	12 12%	12 12%	38 38%	23 23%	4.35	0.89
The extracurricular activities are encouraged and supported by City Authority.	0 0%	12 12%	19 19%	43 43%	26 26%	3.42	1.36
We have an effective assessment system in place in our school.	16 16%	5 5%	0 0%	41 41%	38 38%	3.83	0.95
Average Mean & St. Deviation						3.77	1.19

Source: Primary Data (2025)

Findings from table 20 indicate that 68% of the respondents agreed that Government-aided secondary schools have adequate infrastructure provided by the City Authority; and this is confirmed by a mean value of 3.60 reveals and standard deviation of 1.19 indicating significant variability in perceptions. Findings from table 4.17 indicate that 75% of the respondents agreed that classrooms in Government-aided secondary schools are well-maintained by the City; and this is confirmed by a mean value of 3.82 and standard deviation of 1.20 pointing to a mixed perception among respondents.

Findings from table 20 indicate that 76% of the respondents agreed that Government-aided secondary schools have sufficient teaching materials provided by the City Authority; and this is confirmed by a mean value of 3.83 and standard deviation of 1.24. Findings from table 4.17 indicate that 69% of the respondents agreed that the training programs offered by the City Authority adequately prepare teachers; and this is confirmed by a mean value of 3.64 and standard deviation of 1.37 showing variability in individual experiences and perceptions.

Findings from table 20 indicate that 64% of the respondents agreed that City Authority offers continuous development opportunities to teachers; and this is confirmed by a mean value of 3.64 and standard deviation of 1.12 indicating diverse opinions among respondents. The findings reveals that curriculum in Government-aided secondary schools meets students' needs effectively; and this is confirmed by a mean value of 3.67 and standard deviation of 1.46 denotes variability in responses of respondents.

Findings from table 20 indicate that 71% of the respondents agreed that Government-aided secondary schools receive adequate support from the City Authority for implementation; and this is confirmed by a mean value of 3.42 and standard deviation of 1.36 highlighting differing opinions. Findings from table 4.17 indicate that 69% of the respondents

agreed that extracurricular activities in Government-aided secondary schools are encouraged and supported by City Authority; and this is confirmed by a mean value of 3.83 and standard deviation of 0.95 suggesting a consensus among respondents. Findings from table 4.17 indicate that 69% of the respondents agreed that Government-aided secondary schools have effective assessment system in place; and this is confirmed by a mean value of 3.85 and standard deviation of 1.37 suggesting varying levels of confidence among respondents.

Qualitative Data Analysis

The following analysis presents personal opinions expressed by Finance/Accounts Staff, City Education Officer (CEO), officials from the Education Department, Head Teachers, and Deputy Head Teachers regarding education service delivery in Government-aided secondary schools in Masaka City. These insights reveal perceptions of strengths, challenges, and areas for improvement.

Awareness of Financial Policies

“From my perspective, ongoing training and communication strategies are crucial to ensure all staff understand policies, fostering compliance and enhancing financial governance at all levels. (Finance/Accounts Staff₁). This also aligns to documentary review result that: *“Annual Education Performance Reports emphasize the importance of clear financial policies.”* This highlight that, despite well-defined policies, many staff remains unaware of their specifics, which hampers proper implementation.

Insights and Follow-up on Assessments

“In my opinion, establishing a standardized reporting and follow-up process can improve transparency and ensure that assessments lead to tangible improvements in infrastructure and financial management.” (Education

Official₂). This also aligns to documentary review result that: *“Education-related infrastructure reports indicate regular financial risk assessments are crucial.”* This means that while assessments are regularly conducted, the lack of insight into their findings and subsequent follow-ups is a concern.

Understanding and Implementing Plans

“Targeted training sessions and clear communication can help staff better interpret and execute contingency plans, leading to improved preparedness and risk mitigation.” (Head Teacher₁). This also aligns to documentary review result that: *“The District Annual Education Report highlights critical contingency measures in place.”* This shows that plans exist, but many staff members do not fully understand how to implement them effectively.

Collaboration with Experts

“I believe fostering a culture of ongoing consultation and ensuring expert advice aligns with operational realities can significantly improve financial practices and decision-making.” (City Education Office). This also aligns to documentary review result that: *“National Education Assessment Reports recommend collaborating with financial experts for better practices.”* This means consultants are valuable, but their advice often isn't fully integrated into daily operations, limiting their impact.

Clarity of Funding Allocations

“Improving transparency through detailed communication and documentation can build trust among stakeholders and ensure funds are used effectively for their intended purposes.” (Education Official₂). This also aligns to documentary review result that: *“Documents related to financial planning highlight allocations for essential risk management needs.”* This shows that funding levels are deemed sufficient, yet a lack of clarity on how funds are allocated creates confusion.

Risk Prioritization

“I believe developing and widely disseminating clear risk prioritization guidelines will enable better decision-making, especially during emergencies or resource constraints, thereby improving overall risk mitigation efforts.” (Deputy Head Teachers₂). This also aligns to documentary review result that: *“Education-related infrastructure reports stress the need for clear risk prioritization criteria.”* This means that risk prioritization remains unclear for many staff, leading to inconsistent responses. The documentary review stresses the need for clear criteria to guide risk management decisions.

Follow-up on Audit Recommendations

“From my perspective, dedicated follow-up teams and clear accountability measures can enhance implementation, ensuring audit insights translate into meaningful improvements and reduce vulnerabilities in financial management.” (City Education Officer). This also aligns to documentary review result that: *“Annual Education Performance Reports include findings from external audits on financial practices.”* This shows that, while audits provide valuable insights, the challenge lies in effectively implementing recommendations.

Participation in Policy Reviews

“Creating inclusive review processes and encouraging input from all relevant departments can lead to more comprehensive and practical financial strategies.” (Head Teachers₁). This also aligns to documentary review result that: *“District Annual Education Reports mandate that financial strategies be reviewed annually for effectiveness.”* This means that regular reviews are beneficial, yet greater participation from different departments is needed to make these reviews more effective.

Clarity of Oversight Roles

“I believe clarifying roles through formal documentation and supporting capacity-building could strengthen oversight functions, leading to improved financial accountability and better risk management.” (Accounts Staff₂). This also aligns to documentary review result that: *“Approved District Budget Estimates outline the responsibilities of the financial oversight team.”* This means that the oversight team is capable, but clearer role definitions could improve their efficiency.

V. DISCUSSIONS

Financial planning and education service delivery in Government-aided secondary schools in Masaka City

There is a strong positive relationship between financial planning and education service delivery in Government-aided secondary schools in Masaka City, reflected by a Pearson's correlation of 0.756. This result aligns with previous research that underscores the importance of financial planning in enhancing educational outcomes. According to Ndung'u and Zakari (2021), financial planning provides the necessary resources for educational institutions to develop robust service delivery mechanisms. They emphasized that intentional budgeting and resource allocation lead to improved educational infrastructure and quality of service. Moreover, the positive correlation found in this study echoes the work of Kamara and Kofi (2022), who demonstrated that schools with

effective financial planning mechanisms witnessed significant improvements in student performance and satisfaction.

The beta coefficient indicates that for every unit increase in financial planning, education service delivery increases by 0.434 units. This finding reinforces the argument made by Okwu et al. (2020) that well-structured financial strategies directly influence the effectiveness of educational programs. These strategies enable educational institutions to prioritize essential services such as teacher salaries, learning materials, and other operational costs that ultimately enhance service delivery. On the contrary, studies in other regions, such as Haji and Yilma (2023), suggested that while financial resources are necessary, they are not the only determinant of educational quality, indicating a multi-faceted relationship between financial planning and educational outcomes.

Contrary to some studies that argue for a minimal relationship between financial planning and education service delivery, this research emphasizes the significance of targeted financial strategies. For instance, Oduyemi (2021) highlighted that many educational institutions face challenges due to inadequate financial planning, leading to inefficiencies in service delivery. In contrast, the findings of this study indicate that improved financial planning correlates positively with enhanced education delivery, suggesting that a strong financial foundation is critical for optimizing educational services. Similarly, Effiong and Amos (2022) stressed that without proper budgeting and financial forecasting, educational initiatives are likely to fail in achieving their intended impact.

While the positive correlation between financial planning and education service delivery in Government-aided secondary schools in Masaka City is robust, other studies imply that contextual factors could also play a role. Abdallah et al. (2020) pointed out that in some contexts, the impact of financial planning on educational outcomes may be moderated by socioeconomic factors such as parental engagement and community support. This complexity suggests that while financial planning is a vital component, it should be part of a more comprehensive strategy aimed at enhancing education service delivery. Therefore, it would be prudent to consider incorporating these contextual variables into strategic planning for educational institutions in Masaka City.

Additionally, the findings support the notion that financial literacy among educational administrators is crucial for effective financial planning. As noted by Osei and Adu (2021), financial literacy enables leaders to make informed decisions regarding budget allocation, resource management, and strategic investment in educational resources. This suggests that the training of educational administrators in financial management may significantly increase the

effectiveness of financial planning processes, thereby enhancing education service delivery. Thus, this study's findings contribute to a growing body of literature that advocates for improved financial literacy as a means to bolster service delivery in the education sector.

Furthermore, the substantial correlation found in this study opens avenues for further research into specific components of financial planning that contribute to education service delivery. Research by Chukwuma and Owaka (2022) highlighted various financial strategies that have demonstrated effectiveness in educational settings. These strategies include strategic budget allocation, prioritization of educational programs, and the involvement of community stakeholders in financial decision-making. Future studies could examine the interplay of these specific planning initiatives and their direct impact on service delivery outcomes, providing a more nuanced understanding of how financial planning can optimize educational services in Masaka City and similar contexts.

Financial control and education service delivery in Government aided secondary schools in Masaka City

There is a strong positive correlation between financial control and education service delivery in Government-aided secondary schools in Masaka City, with a Pearson's correlation of 0.822, are consistent with the literature asserting that rigorous financial control mechanisms enhance operational effectiveness in educational institutions. According to Mohamed and Djebli (2021), effective financial control mitigates wastage of resources, ensuring that funds are allocated to priority areas, which directly impacts service delivery. This correlation supports the assertion made by Okafor (2022), who highlighted that institutions employing stringent financial controls are better positioned to deliver high-quality educational services. In Masaka City, these findings demonstrate that robust financial governance can lead to noticeable improvements in educational outcomes.

The beta coefficient of 0.313 indicates that a unit increase in financial control results in a corresponding increase in education service delivery by 0.313 units. This outcome reinforces the research of Essien and Eze (2020), who found that financial control functions like budgeting, auditing, and financial reporting significantly contribute to educational quality. They emphasized that when educational institutions adopt effective financial practices, they can better meet the needs of students and staff, ultimately enhancing education service delivery. Conversely, some studies, such as those by Kivuva et al. (2023), suggest that financial control alone may not suffice; institutional culture and administrative support are equally important factors affecting service delivery.

Moreover, the emphasis on financial control aligns well with findings from Owolabi and Ahmed (2022), which identified that sound financial governance practices enable educational institutions to navigate fiscal challenges effectively. Financial controls create accountability and transparency, which fosters trust and support from stakeholders, including government and communities. In contrast, studies by Adesanya (2021) indicated that lack of oversight in financial management often leads to misallocation of resources, adversely affecting service delivery. Thus, the findings from Masaka City provide a clear implication that enhancing financial controls can yield significant benefits for educational services.

While the findings reveal a strong correlation, it is essential to consider that contextual factors may also mediate this relationship. For instance, Asimi and Dogo (2020) pointed out that political stability and government policies can influence the effectiveness of financial control in educational institutions. In contexts where financial governance structures are weak, even robust financial controls may fail to lead to improved service delivery. Therefore, the successful implementation of financial controls in Masaka City should also consider the broader political and social landscape that might impact education delivery.

Furthermore, the findings underscore the necessity for continuous monitoring and updating of financial control systems within educational institutions. Research by Nwankwo and Chukwuma (2022) supports this by suggesting that ongoing evaluation of financial control mechanisms is crucial for adapting to changing financial environments. This adaptability ensures that financial controls remain effective and aligned with the evolving landscape of education service delivery. The study in Masaka City highlights that without periodic reviews and adjustments, financial controls may become outdated, thereby hindering their potential benefits.

The results of this study contribute to the growing body of literature advocating for the integration of financial control into the strategic planning of educational institutions. As evidenced by the findings of Oladejo and Idowu (2021), schools that successfully integrate financial controls within their strategic planning frameworks tend to achieve better educational outcomes. These findings reveal that fostering a culture of accountability and enhancement through effective financial management can be a decisive factor for improved educational service delivery, particularly in Masaka City.

Financial risk management and education service delivery in Government-aided secondary schools in Masaka City

There is a significant positive relationship between financial risk management and education service delivery in

Government-aided secondary schools in Masaka City, indicated by a Pearson's correlation of 0.736. This supports previous studies that assert effective risk management practices in educational institutions can enhance service quality (Kivuva et al., 2022). According to Garcia and Carrillo (2021), institutions that actively manage financial risks are better equipped to sustain their educational offerings and maintain service delivery standards. The results from Masaka City corroborate this perspective, suggesting that when educational administrators prioritize financial risk management, it directly correlates to improved educational outcomes.

The beta coefficient of 0.387 signifies that even a single unit increase in financial risk management leads to a 0.387 unit increase in education service delivery. This finding resonates with the work of Ndung'u and Zakari (2021), who found that increased emphasis on risk management practices in education settings was linked to strategic resource allocation and better application of funds. In this light, financial risk management not only preserves the financial integrity of institutions but also enhances their capacity to deliver quality education.

Furthermore, the results are consistent with the conclusions drawn by Oladejo and Idowu (2021), who indicated that well-structured financial risk management frameworks lead to improved planning and decision-making in educational institutions. In essence, risk management equips educators and administrators with the tools to mitigate uncertainties, thus ensuring that educational services are consistently delivered. This perspective underscores the importance of integrating risk management into the broader strategic framework of educational institutions in Masaka City.

Moreover, while the findings indicate a strong relationship, it is crucial to acknowledge the broader context in which financial risk management operates. Research by Effiong and Amos (2022) highlighted that external factors, such as government policies and socioeconomic conditions, can influence the effectiveness of financial risk management. Therefore, while the study shows promising results for Masaka City, the sustainability of these improvements in service delivery is contingent upon external support systems and policies that enable effective risk management practices.

Additionally, continuous evaluation of financial risk strategies is imperative for maintaining educational service delivery improvements. According to Agyekum et al. (2023), ongoing assessments and audits of risk management processes are essential for identifying weaknesses and enhancing overall financial resilience in educational systems. The significant

correlation found in Masaka City emphasizes the need for educational institutions to refine their risk management strategies continually, adapting to new challenges and ensuring sustained service delivery.

The study contributes to a growing body of literature advocating for a proactive approach to financial risk management within education systems. This perspective aligns with findings by Chukwuma and Owaka (2022), which argue that educational institutions that prioritize financial risk management are more likely to succeed in delivering quality education amidst ongoing economic uncertainties.

VI. CONCLUSIONS

Financial planning and education service delivery in Government-aided secondary schools in Masaka City

It is concluded that there is a significant positive relationship between financial planning and education service delivery in Government-aided secondary schools in Masaka City. Effective financial planning is crucial for enhancing the quality of educational services in Government-aided secondary schools. It involves forecasting income and expenditures, setting financial objectives, and developing budgets that align with strategic goals. This process ensures that schools are adequately equipped to meet the diverse needs of their students, impacting operational efficiency, curriculum development, and infrastructure improvements. The study found a significant positive relationship between financial planning and education service delivery in Masaka City. Thus, strategic financial planning is essential for improving educational outcomes.

Financial control and education service delivery in Government-aided secondary schools in Masaka City

It is concluded that there is a significant positive relationship between financial control and education service delivery in Government-aided secondary schools in Masaka City. Financial control mechanisms, such as budgeting, auditing, and financial reporting, ensure appropriate resource allocation and utilization for maximum impact. They safeguard against mismanagement and enhance transparency and accountability within educational organizations. This finding implies that effective financial control improves resource use efficiency and fosters trust among stakeholders, including educators, parents, and students. As educational institutions face a complex funding landscape, implementing rigorous financial control systems is essential for sustaining educational quality due to the increasing demand for accountability in public spending.

Financial risk management and education service delivery in Government-aided secondary schools in Masaka City

It is concluded that there is a significant positive relationship between effective financial risk management and education service delivery in Government-aided secondary schools in Masaka City. Effective financial risk management is crucial for education service delivery in Government-aided secondary schools. It involves identifying, assessing, and addressing potential financial risks that could undermine operational stability. A well-developed financial risk management framework protects against uncertainties, such as funding fluctuations or unforeseen expenditures, ensuring continuous service delivery. Fostering a culture of risk awareness encourages informed decision-making and strategic planning, justifying its essential role in educational institutions. A well-developed financial risk management framework is essential for protecting against uncertainties and ensuring continuous education service delivery.

Based on the mean value of 3.70, it is recommended that the City Authority reviews and increases financial allocations to ensure schools have sufficient funding for all essential educational resources and activities. It is advised to establish a transparent funding framework that clearly communicates available resources and gaps, promoting accountability and stakeholder confidence. The City Authority should encourage periodic needs assessments to align funding with current educational demands, ensuring equitable distribution across all schools. Based on the mean value of 3.82, it is recommended that the City Authority institutes more frequent and scheduled audits to detect and address financial mismanagement proactively. Implement training programs for school staff and auditors to strengthen internal controls and ensure compliance with audit findings and recommendations. Develop a centralized digital monitoring system that enables real-time oversight of school financial activities, thereby reducing the risk of mismanagement.

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