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Original Article

Relationship between Headteachers' Gender and Financial Management in Schools

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Keywords:

Head Teachers,
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Management,
and Primary
Schools.

The study was on the relationship between headteachers' gender and financial management in schools, by managers to monitor an organisation's assets, debts, and inventory usage. In modern management, financial control is increasingly important in schools. However, head teachers in primary schools often lack financial management skills, leading to potential financial risks such as poor staffing, accounts receivable, credit, collections, accounts payable/purchasing, asset acquisition and maintenance, financial reporting, and inventory management. This study explored whether gender, i.e., male or female, could explain the low level of financial management in primary schools in Kitgum District. The study determined the relationship between head teachers' gender and financial management in primary schools in Kitgum District. Data was collected from 300 respondents using questionnaires, interviews, and document analysis. The results showed that gender disparities in financial management skills assessments were negligible or unimportant across different aspects. Both male and female head teachers received comparable assessments in most areas, indicating a consistent perception of their financial management practices. The study concluded that there is no significant correlation between financial discipline, as measured by Financial Planning, Financial Requisition, Financial Records, and Financial Reports, and gender within this dataset of 150 individuals. The correlation coefficients indicate extremely weak or negligible associations between gender and various aspects of financial discipline.

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INTRODUCTION

Undoubtedly, school head teachers' gender plays a substantial role in improving the quality of financial management in primary education in Uganda, as well as around the world (Nantongo, 2017). Besides, head teachers also work as financial managers in their respective schools. However, the majority of them struggle with gender difficulties in trying to manage school funds (Nantongo, 2017). It is, therefore, significant to look at the role of head teachers' gender on financial management in primary schools.

Historically, headteachers' gender has been the central focus of studies in the field of educational administration for many years (Ndebele, 2018; Morley & Crossouard, 2016). Throughout history, head teachers were male-dominated, with the phrase headmistress being a school leadership role that was generally held by men (Longman & Anderson, 2016). This social attitude or 'injustice' seems to have made women reluctant to pursue administrative leadership positions in schools (Austin, 2016). Msila (2013) posits that women leaders do not always get the necessary support from the communities and usually have to prove their capability as leaders under trying conditions in a patriarchal society, especially when it comes to decision-making regarding finances. There is much literature that shows that mistrust in women's leadership is caused by a number of factors, and these include tradition and culture (Austin, 2016; Msila, 2013; Morley & Crossouard, 2016a). Lumby and Azaola (2014) also contend that communities do not trust women to be appointed as school managers because school management is an important job that demands seriousness. They think only men can provide.

In South Africa, according to Ndebele (2018), female school principals face challenges because of their gender. In one rural district found that female school principals were not perceived as

incompetent and unable by male colleagues only, but also by female staff colleagues as a result of an entrenched culture of male dominance. Among the challenges faced by female principals included: negative attitude from some parents and educators; being undermined because of their gender and lack of confidence on their side. The study recommended the mounting of gender awareness workshops with both parents and educators to sensitise them on gender equity issues. In addition, the study called for mentoring and networking workshops, in-service training opportunities, and role modelling to be given to female teachers who aspire to, and have potential in leadership, so that these female teachers can feel empowered and see that they have the potential to be leaders (Ndebele, 2018).

In East Africa, access to educational institutions' leadership is a fundamental right of both genders, and a prerequisite for socio-economic development and poverty reduction through financial management (Kele & Pietersen, 2015). Gender inclusiveness in schools has been recognised in recent years as a serious global phenomenon that has been ignored for too long in the school environment. Schools are not always the finance-friendly places they are presumed to be (Kele & Pietersen, 2015).

As stated in the Uganda education and gender policy 2016, educational institution is a fundamental human right that should be accorded to both genders without any discrimination. The same policy targeted achieving gender parity in access to leadership positions and participation in financial management across all sub-sectors by 2030, and a 20% increase for women in school leadership at all levels of the education sector by 2030. In Uganda, there is also a wide gender disparity as far as education leadership is concerned. According to the Education Abstract 2016, there are more male head teachers compared to female head teachers. The same trend is also seen in the number of female versus male teachers in the country (MoE&S, 2016). In a

related development, a commissioner in the MoE&S, while addressing head teachers from Pader, Kitgum, and Lamwo on how to handle school finances, has decried 'harsh gender disparity' between male and female head teachers in eastern and northern Uganda. Accordingly, he added that only 10% of head teachers in the two regions are female compared to 90% male head teachers and that the disparity undermines the fight for gender equality, thereby affecting school function in terms of financial management. According to Sang (2012), it is beyond doubt that gender discrimination is in existence in school headship with serious effects on financial management. It is believed that in order to ensure prudent financial management in schools, a strong policy should be instituted that sees both males and females in school administration in order to achieve the overall objective of all primary schools. It is against this background that this study has been arranged so as to investigate the relationship between head teachers' gender and their financial management in primary schools.

In Kitgum, as in any other district of Uganda, head teachers' gender contributes to their financial management among other things. Research shows that head teachers' gender is one of the core domains that supports their skills in financial and resource management of schools (Wakutile, 2019). Head teachers' gender plays a significant role in defining financial decision roles and determining the quality of financial services in institutions. For financial management to be effective, change has to happen in an institution. We should be able to have leaders who are change agents; the female gender is quoted to be better change managers when it comes to effective management of the available resources that the institutions have. Such resources include finances, human beings, and materials as well. An effective head teacher is one who also has high discipline and good use of financial resources (Wakutile, 2019). Head teachers' gender is tagged to financial management as reported by the U.S Literacy and Education Commission (2019), the issue of effective financial management confidently regard female as better finance

managers with great zeal to know how to locate information for making financial decisions, understand how to interpret information for decision making and have skills and confidence to take action and implement their decision, thus leading to financial management for efficient productivity (Eunice, 2015).

According to a survey conducted by Gallup et al. (2020), financial management is composed of four variables: 'locus of control (believing of having power over events in one's life); resilience (confidence in ability to come up with solutions and apply knowledge so as to not be overly affected by small socks); self-efficacy (extend to which people believe that their effort influences future outcomes), and autonomy (perception of having decision-making power). The Ugandan Government, through the Ministry of Education and Sports, notes an increment in the budget allocation as evident in the 2019/2020 financial year, in which education was allocated 3.4 trillion Shillings, unlike in the 2018/2019 financial year, which was allocated only 2.6 trillion Shillings (Republic of Uganda, 2019; MoE&S, 2020). This allocation will only benefit the education sector if the money is designed and used for its purpose by the school heads (Eunice, 2015).

Head teachers in primary schools deal with large amounts of funds and operate in a largely political environment, thereby necessitating a need for a high degree of confidence in the way in which their financial affairs are being conducted (Dunne & Leah, 2015). The goal of having a strong system of management is to promote the institution's ability to reach its objectives, providing reliable financial data, safeguarding assets and records, evaluating operational efficiency through budget, organisational control, and encouraging adherence to prescribed policies and regulations.

A primary school system with effective financial management has a key role in the achievement of its objectives. A sound system of financial management contributes towards safeguarding the stakeholders' investment and the institution's assets. Financial management facilitates the effectiveness and efficiency of operations, thus

helping to ensure the reliability of internal and external financial reporting and assisting in compliance with laws and regulations (Chard, 2013). However, many scholars note that female head teachers seem to be better financial managers in primary schools (Chard, 2013). Abdikadir (2013) opined that effective financial management, including the maintenance of proper accounting records, helps to ensure that the institution is not unnecessarily exposed to financial risks and that the financial information is used only within the business and that the female head teachers have performed better than their counterparts over the year. This also extends to the safeguarding of assets, including the prevention and detection of fraud (Abdikadir, 2013).

Financial management activities are the policies and procedures that help ensure that management directives are carried out (Dunne & Leah, 2015). Control of the financial decisions covering the organization, method, process and internal audit established by the administration in order to ensure that the activities are carried out in compliance with the purpose of the administration and determined policies and the legislation, the assets and resources are protected, accounting records are kept in an accurate and complete manner and financial and management information is produced in line and in a reliable manner (Dunne & Leah, 2015). Hence, control of the financial decisions and transactions of the public institutions related to the revenue, expenditure, assets, and liabilities concerning their compliance with the budget, budget item, available applicable amount, expenditure programme, financing programme of the administration, to central government budget law, and other financial legislation provisions. According to empirical data, male head teachers seem to score well in making such financial decisions.

Understanding the impact of the internal control system in the public sector has drastically eaten the fibre of the public sector as a result of a lack of financial controls (Chard, 2013). The absence of adequate financial control measures exposes the accountability of the public sector to certain

threats, such as incorrect financial statements, loss of government assets, fraud, mismanagement of government vital documents, incorrect and unreliable financial records, which may lead to loss of government integrity, and implementation of accounting policies inconsistent with the applicable legislation. However, there is a general perception that institutions managed by females have stronger enforcement of effective financial controls and improved accountability in the primary schools (Chard, 2013). It is also a general belief that properly instituted systems are attributed to female managers as better financial control, improved reporting process that gives rise to reliable reports, which enhances the accountability function of management of an entity (Eunice, 2015). This notion of financial management for schools stipulates that existing and possible functions of financial tools for organisations are essential. In the same light, it is stated that female head teachers pay much attention to payments, financial instruments, accounting, control models, economic calculations, and related considerations, both within and outside of the organisation, ought to be discussed in regard to inner characteristics, but also possible effects. It is noted that establishing the relationships between various activities and financial processes, from a financial control point of view, is a general and basic issue (Baker, 2012).

Statement of the Problem

Financial management is one of the performance control tools that is used by managers. In the traditional financial control measures, managers may include ratio analysis, budget analysis, and statement of cash flow. Managers use these ratios as internal control devices for monitoring how efficiently an organisation uses its assets, debt, and inventories, among others (Rathirane, 2014). Budget planning tool gives direction to work activities, indicating what activities are important and how much resource should be allocated to each activity. In modern management, financial control has become increasingly important in schools and organisations.

Generally, it is believed that these days head teachers in most primary schools both in the government aided and privately owned schools are alike, they are expected to do their work under financial management, however, this is not the case, in their daily operations, they lack financial management skills leading to potential financial risks which is characterized by poor management/staffing, poor account receivable, credit and collections, poor account payable/purchasing, poor asset acquisition and maintenance, financial reporting and inventory management. All these are contributing to the declining head teachers' service delivery as well as the learning outcomes. Financial management in primary schools in Kitgum District is still a problem in terms of annual budget approval, timely financial report submission and discussion, availability of financial guidelines and spending funds according to the guidelines, up-to-date financial recording and audit (KDLG, 2022). Although there are a number of factors that could explain the problem of low status of financial management in primary schools in Kitgum District, this study intends to explore whether head teachers' gender, males and females, could explain the problem of low level of financial management in primary schools in Kitgum District.

Purpose of the Study

The sole purpose of the study was to determine the relationship between Head Teachers' Gender and Financial Management in primary Schools in Kitgum District.

Objective of the Study

The objective of the study was to allow the researcher to;

To determine the relationship between head teachers' gender and financial management in primary schools of Kitgum district.

Research Question

What is the relationship between head teachers' gender and their financial management in schools of Kitgum district?

The Scope of the Study

This study examined the relationship between head teachers' gender and their financial management in Primary Schools in Kitgum District. Specifically, more emphasis was put on the proportion of male and female head teachers and their financial management in primary schools in Kitgum district. The study was conducted in Kitgum District. Kitgum District is in Northern Uganda. The district is composed of one county: Chua County. The District is bordered by South Sudan to the north, Kabong District to the east, Kotido District to the southeast, Agago District to the south, Pader District to the southwest, and Lamwo District to the northwest. Kitgum District is located northeast of Gulu, the largest city in the sub-region. This location lies approximately 460 km by road, north of Uganda's capital city, Kampala. The study will cover the period of ten years, that is, from 2011 to 2022. The study took 6 months in designing research tools, collecting data, presenting data, analysing data, making a summary, drawing conclusions, and giving recommendations.

Significance of the Study

These study findings may be used in the following ways: -

This research finding may help the school managers to gain skills and knowledge required by school head teachers in managing the finances in their respective schools in Kitgum District.

It is hoped to help primary school managers to improve their budget preparation, monitoring, and control of finances, considering the wide range of departmental activities and allocation of finances to teachers and non-line activities in their respective schools.

The study findings will be important in suggesting the policies and changes that the school management committee and the Ministry of Education and Sports can employ in managing schools better.

This study's finding is hoped to contribute to the body of knowledge for future scholars to fill in the knowledge gaps created by the study. It may also

form a basis of literature for other researchers in a similar field, as it leads to the generation of new ideas on head teachers' gender and their financial management in primary schools.

Assumptions of the Study

This study was based on the assumptions that: Respondents would be able to complete the questionnaires with total honesty and to the best of their knowledge. Different materials were used and provided unbiased facts on issues related to the study area. Head teachers of primary schools in Kitgum District would cooperate with all stakeholders and provide all the necessary information.

LITERATURE REVIEW

Theoretical Review

Theoretically, this study was guided by the Situational Theory of Leadership by Blanchard and Hersey (1969). The Situational Theory attempts to predict the relationship between gender and the kind of leadership or management styles. Some of the recent studies revealed that leadership approaches differ between men to women due to the distinctive biological characteristics. Situational theory attests that effective leadership is determined by the leader, the group being led, and the task to be done. The fundamental theory underpinning this is that there is no single best style of leadership. Effective leadership is task-relevant, and the most successful leaders are those who adapt their leadership style to the maturity of the individual or group they are attempting to lead or influence. According to Blanchard and Hersey (1969), situational leadership brings affection to the role of the follower. This leadership is about being flexible and using the needed leadership style to nurse a given development level of a follower to be successful in a given working environment.

This theory was found suitable for this study because, for one to be effective in leadership or management of institutional tasks, one has to adopt his/ her own style. The social setup and cultural projections present women as a weaker sex that battles an inferiority complex. Thus,

women have been perceived as lesser beings than men in institutional leadership. The theory of financial controls for organisations places a natural focus on the firms, such that they are viewed from several latitudinal areas. The first regards the human beings' functions of what is accomplished through organisations, their activities, and output. The second is about the structure of the organisation and activities, and of transactions that various parties have with each other. The third area covers the control systems in the sense of recurring procedures and methods that are employed to relate present and future functions to resources both externally and internally. Therefore, the mentioned financial control tools are argued to be crucial from an individual organisation's perspective and also for larger economic systems. The fourth and last area illustrates the specific processes of individual organisations for certain issues. The theory further states that structure and the financial control system work together (Abdikadir, 2013). The financial control theory is very relevant to the current study, given that it assists in a better understanding of the details surrounding financial management in an organisation.

Unlike in the past, where management of institutions was left in the hands of men, today equal opportunity has been advocated for in the management of organisations and the education sector alike. This has given an equal chance to the female gender to take part in school leadership and make financial decisions. Despite the above, available literature, although scanty, indicates that in spite of an elaborate system of controls in organisations, accountability has been elusive in most of these organisations (Baker, 2012). This necessitated this study, which sought to establish the impact of effective financial controls on accountability in the public sector. This study, therefore, specifically examined: the extent to which internal control impacts accountability in the public sector and the extent to which internal audit impacts accountability in the public sector.

Empirical Review

Relationship between Head Teachers' Gender and Financial Performance in Primary Schools

The UK situation is not unique. Although international data on women's representation in senior higher education leadership roles are somewhat patchy, itself arguably an indicator of the relative lack of importance attached to the issue (Morley, 2013). Across the 27 countries in the EU, for example, only 15.5 per cent of all higher education institutions and 10 per cent of Universities that award PhDs are headed by a woman (European Commission, 2012). Whilst acknowledging that the notion of representation and what constitutes under- and overrepresentation- is both complex and contested (Lumpy, 2011), this relative dearth of women in senior positions reflects a failure to maximise female talent. This state of affairs is problematic both from a social justice and an organisational perspective, given the increasing evidence that the more women executives an organisation has, the better it performs (Noland et al., 2016). The above reporting relates to this study objective number three, but focuses more on the number of female head teachers in administration at high schools and universities, which is a content gap for this study to fill. This study seeks to investigate the relationship between head teachers' gender and financial management in primary schools in Kitgum District and report on it in 2023.

According to McKinsey Global Institute (2015), in America, research indicates that there exists a tradition around women as leaders and attempting to be successful; caught between becoming "male-like" in her leadership, or remain true to her gender and being perceived as too gentle, nurturing and emotional. Mathew (2016) found that when men led organisations with authority and decisiveness, that was seen by the followers as a positive leadership quality. However, women who led in a similar manner were perceived in a manner in which their esteem as the leader is often diminished in relation to financial management.

Alhourani (2013) reported Lebanon that there was no significant effect of gender on leadership

effectiveness and financial management at primary schools: Women leaders were as effective as men leaders in those learning institutions where the research was done. Men used transactional leadership & women used transformational leadership (Alhourani, 2013). He continues to argue that current statistics from the world's principal associations of universities demonstrate the need to improve the presence of women in top leadership in learning institutions (Alhourani, 2013). Alhourani's study finding relates to this study's objective three on the relationship between head teachers' gender and financial management, but his study was conducted among universities as opposed to primary schools, which is a content gap. This study aims to fill the gap by investigating the relationship between head teachers' gender and financial management in primary schools in Kitgum District and report on it in 2023.

Joshi et al. (2015) reported that research carried out by the Southern and Eastern Africa consumption for monitoring Education Quality 2010 showed that less than 15 % of primary schools in Kenya are administered by female principals, and their financial management is reported to be higher in most cases. Every person makes certain financial decisions relative to their activity. However, the responsibility of making financial decisions rests solely on the individual making choices in this regard, and gender plays a key role (Vvryan et al., 2014). Meanwhile, a number of studies have shown that the state of financial behaviours differs significantly between men and women (Theodos et al., 2014). Understanding the relationship between head teachers' gender and financial control constitutes an increasingly researched problem (Theodos et al., 2014). Having read the above findings, one wonders what the case for primary schools in Kitgum could be. This study, therefore, seeks to investigate the relationship between head teachers' gender and financial management in primary schools in Kitgum District and report on it in 2023.

Besong (2014) conducted a study on administrative effectiveness and its managerial

implications towards staff productivity in terms of managing human and material resources and interpersonal relationships, managing school finances, discipline, and the motivation of staff in the South West Region of Cameroon. Boesong (2014) reported that principals' administrative effectiveness was significantly positive in terms of interpersonal relationships, managing school finances, and motivation of staff, but significantly negative in managing human and material resources. The study gives good findings in the context of Cameroon, from which MoE&S in Uganda can benchmark from but it has not examined how financial records are handled in primary schools.

Ashu et al. (2021). Control of financial resources refers to efficient and effective management of money (funds) in such a manner as to accomplish the objectives of the organisation. It is the specialised functions directly associated with the top management. As with other organisations, school finances are scarce and must be utilised cautiously. Different gender is rated differently on the use of financial resources (Ibukun, 2011). The principal is expected to supervise the financial and physical resources of his school. These include purchasing and requisitioning supplies and materials, accounting for school finances, and maintaining a catalogue of school property. The basic principle in school finance is not how money goes into the system but how well the available funds are effectively put to use. The leadership required in planning, programming, budgeting, monitoring, and evaluating financial and physical resources represents a dynamic and demanding aspect of the principal role (Ibukun, 2011).

METHODOLOGY

Research Approach

The study employed both Qualitative and Quantitative research approaches. The qualitative approach was far more concentrated on sampling specific groups and key points in gathering meaningful data, and kept the cost of data collection low (Creswell & Creswell, 2018). Quantitative approach allowed for the collection

of numerical data, which validated the data collected using the qualitative method. This sped the process of data capture and kept the costs of data-gathering down. The approaches enabled the researcher to collect reliable data from both kinds of respondents. In conformity with Creswell (2012), the approach allowed the researcher to obtain a deep description of the data from the area of study through interviews and documentary Review.

Research Design

This study used the Ex post facto research design. Yukl (1994) defines *Ex post facto* research design as the research that investigates the possible causes that affect relationships between the independent variables and dependent variables. This research design was found suitable for this study because its effectiveness could only be measured based on past activities. In this study, the influence of the independent variable on the dependent variable took place naturally without the researcher's influence. In this study, head teachers' gender and financial management in primary schools in Kitgum District was assessed using descriptive and inferential statistics. According to Amin (2005), it is the conceptual structure within which research was conducted. It constituted the blueprint for the collection, measurement, and analysis of data.

Target Population

The target population consisted of 96 head teachers and 500 teachers, totalling 596 participants targeted for the study according to the District Education Office (DEO, 2022). This was because the subject areas primarily concerned them. 50 primary schools were involved in this study using Krejcie and Morgan's (1970) sample size determination. Head teachers and teachers provided rich information and data about the subject areas as internal respondents to this study. According to records from Kitgum District Education Officer, there are 96 primary schools in Kitgum district, the majority of them headed by male head teachers, and a few schools are headed by female head teachers, with a population of around 900 teachers by June 2019.

Sample Size

The sample size total of 294 respondents consisted of 77 head teachers, and 217 teachers were determined using Krejcie and Morgan's (1970) sample size determination, as shown in the table below. Head teachers were endowed with

the responsibility of managing schools and entire school activities. Thus, they are enriched with information and data about the subject areas. Teachers, as the implementers of the school activities and will equally provide vital data that informs this study report.

Table 1: Population and Sampling Techniques

Category	Target Population	Sample	Sampling Technique
Head teachers	96	77	Purposive Sampling
Teachers	500	217	Simple Random Sampling
Total	596	294	

Sampling Technique

The study was administered using a simple random sampling technique on teachers, which enabled each teacher to have an even chance and likelihood to participate in the study (Oso & Onen, 2011). The researcher used purposive sampling in the selection of head teachers. Simple random sampling was used to select teachers in the study, which gave them an equal opportunity to participate in the study. Purposive sampling was used on head teachers due to their positions in primary schools. Head teachers as policy implementers are relevant stakeholders in schools (Oso & Onen, 2011).

data from head teachers for the purpose of backing up numeric data. Interviews generated immediate feedback and generated a wide range of views, opinions, thoughts, and perceptions concerning head teachers' gender and financial management in primary schools in Kitgum District.

Document Analysis. The researcher moved around to observe financial accountabilities, financial request documents, alongside other techniques, concurrently collecting the data and obtaining immediate feedback (Kaplan & Maxwell, 2019). The researcher reviewed relevant documents related to head teachers' gender and their financial management in primary schools.

Data Collection Techniques

Questionnaire Survey. This study used questionnaire surveys for teachers. In this study, therefore, a structured questionnaire was used to collect numerical data from respondents to answer the research questions. Questionnaires served to collect a lot of information within a short period of time, and the data collected were deemed credible because, unlike interviews, where the respondent quoted, questionnaires were filled out anonymously (Creswell, 2012).

Data Collection Instruments

Questionnaires. Questionnaires with closed-ended questions were divided into three sections, i.e., section A on background information that required respondents to tick the most appropriate item that relates to them, and section B is on head teachers' gender and required respondents to tick the most appropriate level of their agreement or disagreement with the statements using a five-point Likert Scale. Questionnaires were administered to teachers to collect primary data for the study, and administered by the researcher to the respective respondents to obtain immediate feedback (Creswell, 2012). In confirmation with Creswell (2018), questionnaire surveys helped the researcher in achieving uniformity, stability, and consistency in facts and information gathering.

Interviews. Self-administered interviews were administered to head teachers as key informants in this study field because of the nature of their responsibilities, which positioned them with valuable information regarding the study variables. In this study, therefore, the researcher used an interview guide to collect non-numeric

Interviews Guide. Interview guide was structured under background information to collect data using observation and open-ended question was captured in part A, guiding questions on head teachers' gender was treated in part B and guiding questions on financial management was treated in part C. Interview guide was appropriate as it helped the researcher to maximize the limited time of the busy schedules of the respondents during data collection process because of the nature of their office work as suggested by (Creswell, 2012).

Document Analysis. A document analysis guide was used to observe financial documents and accountabilities done and approved by School Management Committees (SMC) to verify responses from interviews and questionnaires. The researcher reviewed relevant documents related to head teachers' gender and their financial management in primary schools.

Quality Control

Validity of Research Instruments. The content validity of the instrument was determined in two ways. First, the researcher discussed the items in the instrument with his supervisor, who examined the items and made recommendations. Secondly, the content validity of the instrument was determined through piloting in 3 schools drawn from the neighbouring District of Pader. This was thought to be adequate and above the recommended level of at least 10 percent (Mugenda, 2003). Items only found to be necessary were used to gather the information as per the study objectives.

The researcher calculated a Content Validity Index (CVI) using the formula below.

$$CVI = \frac{\text{Items rated quite relevant/very relevant by both raters}}{\text{Total number of items in the questionnaire}}$$

As Amin (2005) suggested, for any instrument to be valid, the CVI must be within the accepted statistical range of 0.7.

Reliability of Research Instruments. Reliability was measured repeatedly, and the instrument yielded consistent results as suggested by Mugenda (2003). Reliability was measured and produced consistent results. In this research, the results of the pilot study were recorded, linked, and computed using Pearson product-moment. The split-half technique was used to ascertain the coefficient of internal consistency and reliability.

Extraneous Variable. The study respondents were selected randomly to participate in the study and matched according to their confounding variables. More so, quality was enhanced through clarity on instructions, measured variables helped to maintain the focus of this study variable, as respondents better understood them and provided facts and corrected information as required by the questions.

Administration Procedures

The student obtained an introductory letter from the Dean, Faculty of Education and Humanities of Gulu University. Permission was sought from the offices of Kitgum District Education Officer and the head teachers of the primary schools of the study area. Consent letters were signed by the respective respondents ahead of time, agreeing to participate in the study. The purpose of the study was explained to the respondents, and they were assured that the information given would be treated as confidential. Their confidential information was accessed by the researcher and the supervisor. The pre-field visits were made to help identify respondents, seek their consent, and make relevant appointments for eventual data collection. The student self-administered questionnaires in a convenient place. The language to administer the tool was English since it is officially used as a medium of communication at schools. The researcher took into consideration the standard operating procedures in regards to COVID-19 during the process of administering the tools.

Ethical Considerations

Informed Consent: The researcher first obtained informed consent from the participants involved

in the study, explaining the purpose, procedures, and benefits of the research and ensuring that participants voluntarily agreed to participate without any coercion.

Anonymity and Confidentiality: Maintaining the privacy and confidentiality of the participants was crucial. The researcher ensured that the data collected was anonymised and stored securely. Identifying information was removed and coded to prevent the disclosure of individuals' identities.

Voluntary Participation: The researcher ensured participants had the freedom to decide whether to participate or withdraw from the study at any time without facing any negative consequences. The researcher did not exert any form of pressure or coercion to obtain participation.

Research Integrity: The researcher conducted the research with honesty, integrity, and transparency. The researcher accurately represented his intentions, methodology, and findings without manipulation or fabrication of data.

Data Protection: Complying with relevant data protection laws and regulations was crucial. I handled my personal data responsibly, securely, and in accordance with applicable legal and ethical guidelines.

Avoiding Bias: I maintained my objectivity and avoided any form of bias or prejudice during the research process, ensuring that gender-related biases or stereotypes did not influence the design, data collection, analysis, and interpretation of this study.

Transparency in Reporting: I provided clear and accurate descriptions of my research methods, findings, and limitations.

Data Analysis

The data were collected, sorted, and classified by identifying teachers and head teachers' questionnaires, interview schedules, and document analysis were guided and matched. Data collected were analysed both qualitatively and quantitatively, and the weakness of one paradigm was offset by the other. It was,

therefore, expedient to merge the two approaches, which ensured more accurate results. With the quantitative approach, participants were examined to generalise findings from a sample and apply them to the population. Qualitative data were analysed in themes and presented using narratives. Quantitative data were analysed using descriptive statistics (percentages and frequency) and inferential statistics (chi-square). The data were presented using frequency tabulations and tables. Interpretations of the data were done within the frame of reference of the research objectives. Descriptive statistics were used to analyse background statistics and objectives one and two. Point-biserial correlation coefficient was used to analyse the data in objective three, that is, the relationship between head teachers' gender and financial management. Interview data were both narrative and content analysed.

Limitations and Delimitations

The fear of inadequate funds to collect data and to facilitate the research assistant was overcome by self-administering questionnaires with the respective respondents, excluding research assistants. I used my savings, the salary, and cash support from my parents to hire motorcycles to ease movement to study places. The fear of some respondents hiding some information was addressed using secondary sources, documents from the offices in primary schools.

FINDINGS OF THE STUDY

Demographic Characteristics of Respondents

Descriptions of the demographic characteristics were structured into two gender categories: Male and Female, age of the group, working experiences in the school, and academic qualification. Generally, *Table 2* below provides a detailed breakdown of the respondents by gender, age group, working experience as teachers, and academic qualification. It allows the reader to see the distribution and composition of the respondents within each category, providing valuable insights for further analysis or decision-making related to the survey data.

Table 2: The Distribution of Bio Data of the Respondents by Frequency and Percentage

Variable			Gender		Total
			Male (N=118)	Female (85)	
Age group (Years)	<= 24.5	N	1	4	5
		%	0.8%	4.7%	2.5%
	24.51 - 34.50	N	47	33	80
		%	39.8%	38.8%	39.4%
	34.51 - 44.50	N	47	31	78
		%	39.8%	36.5%	38.4%
	44.51 - 54.50	N	21	14	35
		%	17.8%	16.5%	17.2%
	54.51+	N	2	3	5
		%	1.7%	3.5%	2.5%
Working experience as teacher (Years)	1-5 years	N	16	15	31
		%	13.6%	17.6%	15.3%
	6-10 years	N	44	34	78
		%	37.3%	40.0%	38.4%
	11-15 years	N	22	11	33
		%	18.6%	12.9%	16.3%
	16-20 years	N	18	13	31
		%	15.3%	15.3%	15.3%
	Above 20 years	N	18	12	30
		%	15.3%	14.1%	14.8%
Academic qualification	Grade III	N	60	42	102
		%	50.8%	49.4%	50.2%
	Diploma	N	47	32	79
		%	39.8%	37.6%	38.9%
	Degree	N	9	9	18
		%	7.6%	10.6%	8.9%
	Post Graduate	N	1	0	1
		%	0.8%	0.0%	0.5%
	Masters	N	1	2	3
		%	0.8%	2.4%	1.5%

The number and percentage based on valid observations (with missing values removed)

There were 118 male respondents and 85 female respondents in total. The age of the respondents was categorised into five groups: <= 24.5 years, 24.51 - 34.50 years, 34.51 - 44.50 years, 44.51 - 54.50 years, and 54.51+ years. For each age group, the table provides the number of respondents (N) and the percentage (%) of respondents in that age group. In the age group <= 24.5 years, there was 1 respondent (0.8% of the

total), while in the 24.51 - 34.50 years age group, there were 80 respondents (39.4% of the total).

Working Experience as a Teacher: Respondents' years of working experience as teachers are divided into five categories: 1-5 years, 6-10 years, 11-15 years, 16-20 years, and above 20 years. Similar to the age group, the table provides the number of respondents (N) and the percentage (%) of respondents in each category: In the 1-5 years category, there were 16 respondents (15.3%

of the total) and in the 6-10 years category, there were 78 respondents (38.4% of the total).

Academic Qualification: Respondents' academic qualifications are categorised into Grade III, Diploma, Degree, Post Graduate, and Master's. The table presents the number of respondents (N) and the percentage (%) of respondents in each qualification category: In the Grade III category, there were 102 respondents (50.2% of the total), while in the Degree category, there were 18 respondents (8.9% of the total).

Relationship between Head Teachers' Gender and Financial Management in Schools of Kitgum District

This section begins by introducing the measurement scales used in the analysis of relationships. It should be mentioned that the scales inform the relation measure. Hence, the

following factors were continuous variables in this study: financial planning, requisition, records, and reporting. Furthermore, it is commonly understood that gender is a binary variable. As suggested by Bilan et al. (2020), a point-biserial correlation was, therefore, appropriate to determine the correlation between continuous and binary variables. In SPSS, a point-biserial correlation is analogous to Pearson's correlation coefficient, as suggested in Bilan, Melas, & Melasova.

The table presents correlation analysis using the point-biserial correlation coefficient to explore the relationship between financial discipline and gender based on the given variables: Financial Planning, Financial Requisition, Financial Records, and Financial Reports.

Table 3: Correlation Analysis between Financial Discipline and Gender Using Point-Biserial Correlation Coefficient (N=150).

Variables		Gender	Financial Planning	Financial Requisition	Financial Records	Financial Reports
Gender	Corr. Coeff	1				
	Sig. (2-tailed)					
Financial Planning	Corr. Coeff	.006	1			
	Sig. (2-tailed)	.930				
Financial Requisition	Corr. Coeff	-.086	.604**	1		
	Sig. (2-tailed)	.225	.000			
Financial Records	Corr. Coeff	.029	.566**	.461**	1	
	Sig. (2-tailed)	.682	.000	.000		
Financial Reports	Corr. Coeff	.025	.739**	.602**	.532**	1
	Sig. (2-tailed)	.728	.000	.000	.000	

. Correlation Coefficient is significant at the 0.05 level (2-tailed).

The research found no statistically significant relationships between gender and any of the financial disciplines (financial planning,

requisition, records, and reports), according to the findings. All of the p-values were higher than 0.05, see Table 3. However, there was a

statistically significant relationship between inter-covariates, such as the one between financial planning and requisition ($r = 0.604$, $p = .000$). This is accepted since sound financial planning should aid in keeping track of records, which can be done by explicitly requesting scheduled services or goods.

Financial Planning and Gender: Correlation Coefficient (Corr. Coeff): 0.006: Significance (Sig. 2-tailed): 0.930. The correlation between Financial Planning and Gender is very close to zero (0.006), indicating an extremely weak or negligible association. The p-value (0.930) is high, suggesting this correlation is not statistically significant.

Financial Requisition and Gender: Correlation Coefficient (Corr. Coeff): -0.086: Significance (Sig. 2-tailed): 0.225. The correlation between Financial Requisition and Gender is -0.086, suggesting a weak negative association. However, this correlation is not statistically significant as the p-value (0.225) is greater than the conventional significance level of 0.05.

Financial Records and Gender: Correlation Coefficient (Corr. Coeff): 0.029: Significance (Sig. 2-tailed): 0.682. The correlation between Financial Records and Gender is 0.029, indicating a very weak positive association. The p-value (0.682) is high, implying that this correlation is not statistically significant. Financial Reports and Gender: Correlation Coefficient (Corr. Coeff): 0.025: Significance (Sig. 2-tailed): 0.728. The correlation between Financial Reports and Gender is 0.025, suggesting a very weak positive association. However, this correlation is not statistically significant as the p-value (0.728) is greater than 0.05.

In summary, based on the point-biserial correlation coefficients and their respective p-values, there appears to be no significant correlation between financial discipline (measured through Financial Planning, Financial Requisition, Financial Records, and Financial Reports) and gender in this dataset of 150 individuals. The correlations observed are weak and not statistically significant at the 0.05 level.

Multiple Regression Analysis between Financial Discipline and Gender

Table 4: Multiple Regression Analysis between Financial Discipline and Gender

Items for each factor	Gender		Chi.Sq test Sig.
	M(N=11)	F(N=9)	
1.0 What are the different sources of finance that you have in your school?			
1.1 External aids (e.g, NGOs)	4	3	
1.2 PTA contribution from parents	11	9	
UPE release from the government	11	7	
Sale of agricultural produce from school projects, e.g. piggery, dairy products(milk)	3	2	
Examination	3	1	0.890
Extra lesson	1	0	
Foundation fee	2	0	
Sales of scraps & school assets	1	2	
Boarding fees	1	0	
Registration	0	1	
2.0 How is financial management done here?			
2.1 Budgeting and approval by the school committee	11	5	
2.2 Controlling the use of finances by following the guidelines	4	1	
Directing how finance should be managed	1	1	0.830
Collecting and depositing money in the school account	2	0	
Withdrawal and spending the money as per the budget	5	1	
Accountability (say to SMC, SAS, and Auditors)	8	6	

Items for each factor	Gender		Chi.Sq test Sig.	
	M(N=11)	F(N=9)		
Requisition of money	3	3	0.031	
Planning (school work plan)	7	4		
Record keeping	3	2		
Verification of items purchased	1	2		
3.0 What are some of the best practices that you have here in regard to financial management?				
3.1 Requisitioning for the money in line with the approved budget	4	5		
Preparation of vouchers and Financial recording	0	7		
Financial accountability and auditing by both internal and external auditors	7	7		
Opening school account and money received are all banked	2	2		
Approval by the school committee	2	0		
Drawing a work plan	3	4		
Drawing budget: proper allocation and resources	4	1		
Reporting and book-keeping using appropriate books of accounts	4	6		
Following guideline	5	0		
Teamwork: involvement of staff and SMC in financial management	2	0		
4.0 What are some of the challenges associated with financial management?				
4.1 Late accountability resulting from delays in processing or collecting the funds	0	6	0.098	
4.2 Poor record management	3	6		
Writing a book of accounts	1	0		
Interference by the school's committee and politicians	1	1		
Attitude of parents towards education	5	2		
Child-headed family	1	0		
Knowledge gap in financial management. For instance, allocation of finances, overspending	4	2		
Spending at the source	2	3		
Diversion of funds	0	4		
Inadequate funds to finance school activities. For instance, low PTA payment	6	5		
Delay of the UPE grant	4	1		
Lack of monitoring work plan implementation- leads to mismanagement of the school project	2	2		
5.0 How do you manage these challenges?				
5.1 Regular and timely accountability of funds spent	5	5		0.192
5.2 Properly managing and keeping financial records	2	8		
Drawing and reviewing, and updating the budget and work plan in order to make adjustments where necessary (Internal borrowing).	4	3		
Banking all money collected before use to counter the use of cash at the source	2	4		
Sensitising SMC and parents to schools' activities or involvement of stakeholders	4	2		
Financial training	2	0		
Budgeting and procurement	3	1		
Following the budget	3	1		
Initiating school projects	0	3		
Market survey	1	0		

Items for each factor	Gender		Chi.Sq test Sig.
	M(N=11)	F(N=9)	
Follow financial guidelines	2	1	
Identifying financial sources	1	0	
6.0 What are the procedures you follow before making any major financial decision in the school?			
6.1 Drawing work plan (identifying problems, prioritising activities)	10	8	0.961
Drawing Budget	7	5	
Approval of the budget by SMC	7	6	
Requisition of money	2	2	
Accountability after spending	3	5	
Monitoring & Evaluation of budget performance	4	3	
7.0 In your opinion, what kind of training can assist you in developing effective and efficient financial management skills?			
7.1 Resource management	2	3	0.184
7.2 Reporting	2	2	
Budgeting	4	5	
Writing the vouchers	0	2	
Accounting skill	1	5	
Recordings and book writing	0	3	
Financial management	11	6	
8.0 How does gender (male/female) affect financial management?			
8.1 Positively	3	6	0.178
8.2 Negatively	5	3	
8.3 Nothing	2	0	
9.0 How does your gender affect your financial management in this school?			
9.1 Being a female head teacher in this school allows me to use school money for its real purpose, as using it wrongly can land me in problems, and my trustworthiness makes me a better finance manager and financial discipline	0	6	0.001
Financial discipline; practice of transparency and accountability (positive effect)	2	0	
I have more responsibilities like paying school fees and feeding the family member and this can affect management of finances at school level as my responsibilities may over weigh what I get and the remaining balance may be picked from school fund which may not in the budget- A lot of responsibilities; greedy of money or adherence to financial discipline difficult; so female tends to follow the guideline	6	0	
Timely accountability not occupied by household chores; gender roles in the family	4	2	
Lack of trust in females	0	1	

The study investigated the relationship between gender groups and a number of financial management-related factors, including sources of funding, best practices, challenges, procedures, and more, all of which are listed in *Table 4* above. A chi-square independence test was applied. The study reported a statistically significant association between financial management and

the gender effect, $X^2(1,5) = 19.00, p = .001$. In addition, it was found that the best practices that you have here in regards to financial management were associated with gender, $X^2(1,9) = 18.44, p = .031$. When it came to the influence of gender, male head teachers frequently voiced concerns about the burdens of their jobs, most notably the insufficient income

that prevented them from taking care of their families' needs for food and school supplies or fees. While the majority of female head teachers praised the community, they additionally commented that they were regarded as trustworthy and financially disciplined, which helped them become better financial managers.

Sources of Finance: No statistically significant association between gender and specific sources of finance was found. The p-values for all sources were above the typical threshold of 0.05, suggesting no significant association. **Financial Management Practices:** Responses regarding how financial management is carried out in the school. The chi-square test did not find a significant association between gender and these practices.

Financial Management Activities: Activities related to financial management. A statistically significant association was found ($p = 0.031$) between gender and the activity of requisitioning money in line with the approved budget. **Challenges Associated with Financial Management:** Challenges faced in financial management. There was no statistically significant association between gender and the challenges identified. **Managing Financial Challenges:** Strategies to manage the challenges. No statistically significant association was found between gender and the strategies.

Procedures before Making Financial Decisions: The steps taken before making significant financial decisions. There was no significant association between gender and these procedures. **Training for Developing Financial Management Skills:** Preferences for types of training to improve financial management skills. No statistically significant association between gender and the training preferences.

Gender's Effect on Financial Management: The perceived impact of gender on financial management. No statistically significant association was found between gender and its effect on financial management. **The Effect of Gender on Individual Financial Management:** Responses about how their gender affects their

financial management. A statistically significant association was found between gender and how individuals perceived the effects of their gender on financial management in the school ($p = 0.001$).

In summary, while there were some statistically significant associations found between gender and specific financial management aspects (such as certain financial activities and individual perspectives on gender effects), many of the factors did not show a significant relationship with gender. This indicates that the impact of gender on financial management in these schools varied across different aspects, with significant associations present in some but not all areas.

DISCUSSIONS

The provided findings discuss an analysis of the relationship between various financial disciplines (financial planning, requisition, records, and reports) and gender using point-biserial correlation coefficients. The study used continuous variables for financial planning, requisition, records, and reports, while gender was considered a binary variable. The point-biserial correlation coefficients were calculated and presented in Table 3 to determine the correlation between gender (binary) and the financial disciplines (continuous variables). Additionally, correlations among the financial disciplines were also examined.

The results obtained from the point-biserial correlation analysis reveal that there were no statistically significant associations between gender and the various aspects of financial discipline, as evidenced by all p-values surpassing the threshold of 0.05. This indicates that gender did not exert a noteworthy impact on financial planning, requisition, records, or reports. These outcomes align with prior research by Alhourani (2013) and Besong (2014), who similarly found no significant statistical link between gender and financial disciplines in their respective nations, Lebanon and Cameroon. On the contrary, research by McKinsey Global Institute (2015), Joshi et al. (2015), and Mathew (2016), among others, reported a positive correlation between gender

and financial management within educational contexts, demonstrating that women in the USA and South Africa exhibit adept financial management skills in school settings compared to their male counterparts.

However, the analysis did reveal a statistically significant relationship between inter-covariates, specifically between financial planning and requisition ($r = 0.604$, $p = 0.000$). This indicates that there was a strong positive correlation between financial planning and requisition. The interpretation suggests that sound financial planning may contribute to better financial requisition practices, likely by aiding in keeping track of financial records and making explicit requests for scheduled services or goods. It's important to note that the findings in the study were based on the specified sample size ($N=150$), and the significance level was set at 0.05 for interpreting the correlation coefficients. The results provide insights into the relationships between gender and financial disciplines, highlighting the importance of financial planning in effective financial requisition practices. In summary, based on the point-biserial correlation coefficients and their respective p-values, there appears to be no significant correlation between financial discipline (measured through Financial Planning, Financial Requisition, Financial Records, and Financial Reports) and gender in this dataset of 150 individuals. The correlations observed are weak and not statistically significant at the 0.05 level.

When multiple analysis was conducted to establish the relationship between gender and financial management in the primary schools in Kitgum District, the findings suggested that there are statistically significant associations between gender and financial management factors, as evidenced by the chi-square tests conducted. The $\chi^2(1,5) = 19.00$, $p = .001$ indicated a significant relationship between gender and overall financial management. This suggests that there are differences between male and female head teachers in how they handle financial aspects related to their roles. It's crucial to note that while the association is statistically significant, it doesn't

inherently explain the cause of the differences observed, only that they exist. Furthermore, the $\chi^2(1,9) = 18.44$, $p = .031$ signifies a significant association between gender and specific best practices related to financial management. This finding suggests that certain financial management strategies or practices are more commonly favoured or employed by either male or female head teachers.

The qualitative insights provided further elucidate the differences observed. Male head teachers expressed concerns about inadequate income affecting their ability to support their families, covering basic needs like food and school-related expenses. On the other hand, female head teachers were praised for their trustworthiness and financial discipline, which they believed contributed to their abilities as effective financial managers. The study's findings suggest that gender influences how head teachers perceive and manage financial responsibilities. These differences may arise from societal norms, personal experiences, or individual financial circumstances. It's important to note that while the study highlights statistically significant associations, individual variations within each gender group may exist, and these findings might not be universally applicable to all male or female head teachers.

CONCLUSION

Based on the analysis of point-biserial correlation coefficients and their respective p-values, it can be concluded that there is no significant correlation between financial discipline, as measured by Financial Planning, Financial Requisition, Financial Records, and Financial Reports, and gender within this dataset of 150 individuals. The correlation coefficients indicate extremely weak or negligible associations between gender and various aspects of financial discipline. Additionally, the p-values for all correlations are greater than the conventional significance level of 0.05, reinforcing the lack of statistical significance. Therefore, gender does not appear to be a significant factor influencing financial discipline in the context of this study. Other

factors or variables may have a more prominent impact on financial discipline, and further research may be needed to explore and understand these influences. The insights provided can be valuable for policymakers or educational institutions aiming to address the specific financial challenges faced by head teachers, taking into account the gender-specific perspectives and concerns outlined in the study.

Recommendation

While the study did not find significant gender differences in financial management, the importance of promoting diversity and inclusion at all levels of school administration is highlighted. Encouraging a diverse leadership team with varied backgrounds, experiences, and perspectives can contribute to a more well-rounded approach to decision-making and problem-solving.

Suggestion for Future Study

There is a need to conduct a more in-depth and comprehensive study that explores additional variables beyond gender that could influence financial discipline. Consider socioeconomic factors, educational background, cultural influences, or psychological aspects to gain a more complete understanding of what drives financial discipline.

Another researcher can consider conducting a longitudinal study to observe changes in financial discipline over time within different demographic groups. Tracking individuals' financial behaviours and choices over a period can provide valuable insights into the factors that influence financial discipline.

Further research could delve deeper into the underlying reasons for these gender-based differences and explore potential solutions to address the challenges faced by head teachers in managing their finances.

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