

**PRIMARY SCHOOL FINANCIAL MANAGEMENT AND LEADERSHIP FOR
QUALITY EDUCATION AMIDST COVID-19 IN LEJWELEPUTSWA EDUCATION
DISTRICT**

By

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Submitted in fulfilment of the requirements for the degree
Master of Education
in the Faculty of Humanities
at
Central University of Technology, Free State

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September 2025

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CHAPTER 1

INTRODUCTORY ORIENTATION

1.1 INTRODUCTION

The emergence of the COVID-19 pandemic in 2020 brought significant financial challenges to schools across South Africa, raising concerns over both intentional and unintentional financial mismanagement (Du Plessis, 2020). The pandemic's impact on education delivery, particularly in township schools, led to increased interest in understanding how leadership and financial governance influenced the quality of education during this period (Motala & Menon, 2020; King & Mestry, 2023; Sebidi, 2023). Despite this growing attention, little empirical research has explored the relationship between school financial management, leadership capacity, and the maintenance of educational quality during times of disruption, such as the COVID-19 pandemic. This gap is especially apparent in Section 21 primary schools in previously disadvantaged township areas, such as those in the Lejweleputswa District, during the period from March 2020 to December 2021.

In accordance with the South African Schools Act 84 of 1996, School Governing Bodies (SGBs) are responsible for managing school finances, guided by policies and frameworks that aim to create a supportive learning environment (Dwangu & Mahlangu, 2021; Ngema et al., 2024). However, the lack of structured financial management training has posed challenges for many SGBs, particularly in under-resourced schools (Faku & Mulaudzi, 2024). Research further stresses the need for collaboration between principals and SGBs in ensuring sound financial governance (Sepuru & Mohlakwana, 2020; DUBY et al., 2022).

Section 21 schools, unlike Section 20 schools, have full financial autonomy (Hlongoane & Enwereji, 2024), which exposed them to greater risk during the pandemic. Disruptions to school operations revealed weaknesses in financial systems (Salmi, 2020), while global school closures highlighted the broader challenges in sustaining both financial stability and continuity of learning (Schleicher, 2020; Landa et al., 2021). Many disadvantaged schools lacked adequate resources for remote

learning (Makumane & Mpungose, 2022), forcing school leaders to reallocate budgets to support digital learning platforms (Du Plessis, 2020). Those without strong financial leadership were most affected, compromising educational quality (Gustafsson & Deliwe, 2020). At a national level, financial mismanagement worsened the situation, with billions of rands in relief funds misappropriated (Cepeda Cuadrado, 2022).

This study therefore explores how Section 21 primary schools in the Lejweleputswa District managed their finances during the pandemic. It examines how principals and SGBs applied financial management practices to ensure the continued delivery of quality education under crisis conditions.

1.2 BACKGROUND OF THE STUDY

Following the advent of democracy in 1994, the South African education system underwent a transformative phase aimed at redressing apartheid-era inequalities and promoting equitable access to education. One key reform was the decentralisation of school governance through the introduction of SGBs, as mandated by the South African Schools Act (SASA). Schools were categorised into Section 20 and Section 21 schools, with Section 21 schools granted full financial and administrative autonomy.

In March 2020, the confirmation of South Africa's first COVID-19 case marked the beginning of a national crisis that significantly disrupted educational delivery (Kuhfeld et al., 2020). The pandemic exposed deep-rooted structural weaknesses, particularly in Section 21 schools that managed their own finances (Salmi, 2020). These institutions faced intensified challenges, including curriculum disruptions, diminished educator morale, and reduced access to learning resources, further complicated by the Free State Department of Education's limited capacity to respond effectively (De Reuck, 2021).

This study focuses on how primary school SGBs in the Lejweleputswa Education District responded to the crisis, with or without adequate training or oversight. The National Treasury's 2020 budget reallocations placed further pressure on schools, which were forced to operate with limited resources. Schools quickly exhausted funds, compromising essential services (Spaull & Van der Berg, 2020). Audit bodies such as

Auditor-General South Africa (AGSA) and the Special Investigating Unit (SIU) revealed increased financial misconduct during this period, with numerous corruption cases involving PPE tenders and misappropriated school funds (Pillay, 2021). Masweneng (2020) recorded numerous complaints involving principals and SGBs, indicating gaps in financial accountability. Weak internal controls and a lack of financial compliance significantly undermined the ability of schools to maintain quality education. Researchers have highlighted the urgent need for strong auditing systems and robust financial policies to mitigate risks (Mantzaris & Ngcamu, 2020).

Section 21 schools, granted financial independence, were particularly vulnerable during the pandemic, with Aina and Bipath (2020) emphasising the critical need for internal audit systems in such contexts, especially as widespread financial instability across schools was reported (Mataboge & Rapeta, 2025).

1.3 SIGNIFICANCE OF THE STUDY

This study is significant for school principals, SGB members, and the Department of Basic Education (DBE) as it provides an evidence-based understanding of the financial management principles and practices implemented by Section 21 primary schools in the Lejweleputswa Education District during the COVID-19 pandemic. Kinyanzii (2023), along with Aina and Bipath (2020), emphasises that sound financial management is essential for schools to allocate and utilise limited funds effectively. Likewise, Sepuru and Mohlakwana (2020) assert that adopting optimal financial practices not only promotes efficiency but also enhances educational outcomes by ensuring that resources are channelled to where they are most needed.

Research by Sebidi (2023) and Ngema et al. (2024) highlights that SGB chairpersons often lacked the financial skills required to implement control policies, which severely undermined their responsiveness during crises in the context of this study. In such under-resourced settings, financial responsibility and transparency are critical to ensuring that every rand is used to support teaching and learning. Principals and SGBs must therefore be well-informed about financial operations, including revenue, expenditure, salaries, and overall budgeting, to make sound financial decisions.

For principals and SGBs, the study provides practical guidance to develop financial governance expertise, particularly in addressing the training gaps noted by Mestry (2020). By doing so, school leadership will be better equipped for financial planning and crisis preparedness, ensuring the sustainability of quality education. For the Department of Basic Education, the study highlights the urgency of supporting schools through capacity-building interventions and improved governance mechanisms.

1.4 RESEARCH PROBLEM

The COVID-19 pandemic placed enormous financial pressure on South African schools, especially those operating under Section 21, which are responsible for managing their finances. Widespread job losses and a drop in school fee income severely threatened the financial sustainability of many schools (Kuhfeld et al., 2020; Du Plessis, 2020). In response to funding shortages, schools sought external revenue sources, including fundraising and third-party donations. However, mismanagement of these funds in several instances compromised compliance with Section 36 of SASA (1996), as SGBs did not use financial resources efficiently, transparently, and accountably, which contravenes Section 36 of SASA (1996) and hindered the delivery of quality education during a critical period (National Treasury, 2021). A report from the Auditor-General South Africa (AGSA) identified significant procurement irregularities and unauthorised expenditure, which undermined financial control and accountability (Auditor-General South Africa, 2020).

Further compounding the situation, few SGBs had received proper financial management training (Letsapa, 2021), many finance clerks lacked the necessary qualifications (Faku & Mulaudzi, 2024), and irregularities were noted in the procurement of Personal Protective Equipment (PPE) (Auditor-General South Africa, 2020). While international studies (e.g., Kuhfeld et al., 2020) demonstrate how effective financial management can mitigate the impact of such crises, South African Section 21 schools - especially those in disadvantaged districts like Lejweleputswa - continue to face persistent resource challenges.

There is limited research focusing on primary schools' adaptive financial strategies during the pandemic. This study addresses this critical gap by exploring the financial

management of Section 21 primary schools in Lejweleputswa, to strengthen financial resilience and improve preparedness for future disruptions, such as the pandemic.

1.5 RESEARCH QUESTIONS

Waldt (2025) emphasises that research questions must clearly define the research problem. Well-crafted research questions substantially affect the development and impact of research (Goldschmidt & Matthews, 2022).

1.5.1 Main research question

Considering the preceding discussion, the study was steered by the following main research question: *How have financial management and leadership in primary schools influenced the quality of education amidst COVID-19 in the Lejweleputswa education district?*

1.5.2 Research sub-questions

The following research sub-questions questions arise from the main research question:

- What were the main challenges faced by school leadership in terms of financial management during the COVID-19 pandemic?
- How did the school leadership apply financial management principles and practices to promote quality education in Lejweleputswa primary schools amidst COVID-19?
- What role do internal controls, continuous risk assessment measures, and financial policy-related guidelines play to assist best financial management practices at primary schools?
- Which recommendations can be made as solutions to the possible financial challenges faced by school leadership during normal operations and crises times?

1.6 RESEARCH AIM AND OBJECTIVES

In line with the main research question, the study aims *to determine how primary school leadership in the Lejweleputswa education district applied financial management principles and practices to ensure quality education amidst the COVID-19 pandemic.*

In line with the above aim, the study's objectives are:

- To identify the primary challenges encountered by school leadership regarding financial management during the COVID-19 pandemic.
- To assess how school leadership applied financial management principles and practices to promote quality education in Lejweleputswa primary schools during COVID-19.
- To ascertain the role of internal controls, continuous risk assessment measures, and financial policy-related guidelines in supporting best financial management practices at primary schools.
- To propose recommendations to school leadership aimed at addressing the potential financial challenges during normal operations and crises times.

1.7 PRELIMINARY LITERATURE REVIEW

The purpose of a literature review is to critically analyse existing research relevant to the topic under investigation (Kraus et al., 2024). This section examines how primary school leadership, particularly principals and SGBs operating under Section 21, influenced the provision of quality education through their financial management decisions, principles, and practices during the period of uncertainty caused by the COVID-19 pandemic. The review draws on recent studies to contextualise and emphasise the relevance of the current research.

1.7.1 Financial management in South African schools

Effective financial management remains a vital part of school governance, particularly in South Africa's Section 21 schools, which have been granted financial

independence. The South African Schools Act (SASA) of 1996 requires SGBs to oversee financial operations; however, research highlights ongoing challenges in fulfilling this duty. Setshogoe (2021) found that many SGB members in township schools lacked formal financial training, leading to budgeting errors and non-compliance with treasury regulations. Similarly, Hlungwani (2023) points out that insufficient basic training for newly elected SGB members and illiteracy contribute to the mismanagement of school funds. This lack of financial expertise became especially problematic during the COVID-19 pandemic, when schools faced extraordinary financial pressure.

1.7.2 Leadership and financial governance during crises

Several studies emphasise that school leadership plays a crucial role in managing financial crises (Zadok et al., 2024; Chatzipanagiotou & Katsarou, 2023; Ngcobo & Ndovela, 2025). A study by Sepuru and Mohlakwana (2020) found that schools led by principals with financial management qualifications demonstrated greater fiscal stability during the COVID-19 pandemic. Building on the findings of Sepuru and Mohlakwana (2020), a study by Mbola et al. (2025) argues that the skills of school leaders directly influence their ability to respond effectively to financial crises. Both Sepuru and Mohlakwana (2020) and Mbola et al. (2025) reported that principals with formal training in financial management were more likely to implement strategic budget reallocations during pandemic-related disruptions than those without such training.

1.7.3 Quality education and resource allocation

In their studies, both Mandlazi et al. (2021) and Hassan et al. (2025) agree that schools with better financial practices are more likely to deliver quality education. The study by Mandlazi et al. (2021) highlighted the importance of following the South African Schools Act (No. 84 of 1996) and the Public Finance Management Act (No. 1 of 1999) in managing school finances to improve the quality of education. It also emphasised the urgent need for financial training for SGB members to better equip them with the skills needed to manage finances, allocate resources, and enhance educational quality.

In view of the above, the COVID-19 pandemic further exacerbated existing educational inequalities. Gustafsson and Taylor (2022) observed that schools in disadvantaged districts allocated a smaller proportion of their budgets to learning resources compared to those in more affluent areas, thereby widening achievement gaps (Ngcobo, Marimuthu & Stainbank, 2024). Their findings suggest that financial management training should include a focus on equity considerations, especially to reduce disparities during times of crisis.

1.7.4 Internal controls and accountability mechanisms

Effective financial management depends on the implementation of strong internal controls (Zitha et al., 2024; Pillay, 2024). Studies by Ibrahim et al. (2025) and Ngcobo and Ndovela (2024) indicate that effective internal controls in public schools promote strong and sustainable financial management systems. For instance, research has shown that in Section 21 schools, inadequate financial policies, practices, and record-keeping result in poor accountability (Ngema et al., 2024). A recent review of financial reports in public schools has highlighted persistent weaknesses in internal controls, such as the absence of accounting manuals and poor division of duties, which are key underlying causes (Ngcobo & Ndovela, 2024). The review specifically recommended that adopting digital monitoring systems and improving SGB training would strengthen financial oversight (Ngcobo & Ndovela, 2024).

1.8 THEORETICAL FRAMEWORK

The Theory of Financial Control proposed by Östman (2009) places the personal functions of individuals, both in the present and future, at its core. It highlights the importance of both existing and potential functions of financial tools within organisations, including schools. According to the theory, elements such as payments, financial instruments, accounting systems, control models, economic calculations, and related components, whether internal or external to the organisation, should be assessed not only in terms of their inherent characteristics but also considering their possible effects. Östman (2009) further emphasises that identifying the relationship between various activities and financial processes is a fundamental issue within financial control.

In the context of schools during the COVID-19 pandemic, this theory offers several valuable insights:

- **Adaptation to changing functions:** During the pandemic, schools were required to quickly adapt, shifting from traditional classroom-based instruction to remote or blended learning models (Du Plessis, 2020). Östman's framework is useful for understanding how financial tools, such as budgets, procurement procedures, and payment systems, had to be reoriented to support these new operational demands. This included investing in digital infrastructure, subsidising internet access or data for learners, and ensuring adherence to health and safety regulations.
- **Decision-making under uncertainty:** Östman (2009) highlights the relevance of financial control in situations marked by uncertainty and risk. The COVID-19 crisis introduced unprecedented levels of unpredictability (Solikhin & Munastiwi, 2022), compelling SGBs and principals to make urgent financial decisions, often with incomplete information. The theory's link to risk navigation allows for a critical analysis of how these decisions were made under pressure, and how existing control mechanisms were either adjusted or newly developed in response.
- **Communication and transparency:** The theory also draws attention to the importance of communication and transparency in schools (Salamondra, 2021), especially within financial control processes. During the pandemic, transparency concerning the use of emergency funding was essential in maintaining the confidence of key stakeholders, including parents, teachers, and education authorities. Clear communication regarding financial decisions contributed to institutional credibility and accountability.

Considering the above, Östman's (2009) financial control theory offers a comprehensive framework for understanding how schools navigated financial decision-making during the COVID-19 crisis. It sheds light on how those decisions influenced their capacity to maintain operations, continue delivering learning, and respond effectively to evolving challenges. This theory is particularly relevant to the

current study, as it facilitates an understanding of financial controls, an integral aspect of financial management in public schools, both in stable conditions and during times of crisis.

Östman's (2009) Theory of Financial Control provides an appropriate lens through which to examine the financial management challenges experienced by school leadership during the COVID 19 pandemic, as it foregrounds the functions, effects, and adaptability of financial tools within organisational contexts such as schools. The theory directly informs the first research question by enabling an analysis of how disrupted financial processes, uncertainty, and constrained resources challenged principals and SGBs in fulfilling their financial responsibilities during the pandemic.

In relation to the second research question, the theory supports an exploration of how school leadership applied financial management principles, including budgeting, procurement, and prioritisation of expenditure, to sustain teaching and learning under rapidly changing conditions. Östman's emphasis on decision making under uncertainty and risk provides a conceptual basis for analysing how leadership adapted financial practices to promote quality education amidst crisis.

The third research question is underpinned by the theory's focus on financial control mechanisms, including accounting systems, control models, and policy guided processes. This framework facilitates an examination of the role played by internal controls, continuous risk assessment measures, and financial policies in strengthening accountability, transparency, and effective financial management in primary schools.

Finally, the theory informs the fourth research question by providing a foundation for developing contextually relevant recommendations aimed at improving financial control and resilience. By highlighting the relationship between financial activities and organisational outcomes, Östman's framework supports the identification of sustainable financial management practices that can assist school leadership during both normal operational conditions and future crises.

1.9 RESEARCH METHODOLOGY

A summary of the study's methods is presented in this section. These aspects will be discussed in more detail in Chapter 3.

1.9.1 Research paradigm

This study aligned with the interpretive research paradigm. According to Pervin and Mokhtar (2022), the interpretivist perspective emphasises understanding the subjective meanings and lived experiences of individuals within social contexts. In the context of this study, the interpretivist paradigm promoted a detailed understanding of how SGBs and principals interpreted and responded to significant financial management challenges at Section 21 schools during the COVID-19 pandemic. In this study, these interpretations and responses of principals and SGBs are considered subjective, as they are shaped by their lived experiences, which likely led to different strategies depending on the school's context, although all are within the Lejweleputswa Education district.

Given the nature of Section 21 schools, which have autonomy over managing their school finances, this study explored how SGB treasurers and Principals, as participants, understand their roles and financial decision-making during COVID-19 to improve the delivery of quality education. The aim is not to generalise but to gain a contextualised and nuanced understanding of the financial management of Section 21 primary schools within the Lejweleputswa Education District. This aligns with the interpretivist perspective that knowledge between participants and the researcher is co-created through detailed dialogue and reflection (Pervin & Mokhtar, 2022).

1.9.2 Research design

This research employed a phenomenological design to explore how primary school leadership in the Lejweleputswa education district applied financial management principles and practices to ensure quality education during the COVID-19 pandemic. Phenomenology, as described by Neubauer, Witkop, and Varpio (2019), emphasises understanding phenomena through the lived experiences of individuals. This design

prioritised participants' subjective perspectives, enabling a detailed understanding of the financial management principles and practices that support quality education in their specific contexts within Section 21 schools in the Lejweleputswa Education District. Phenomenology not only records experiences but also aims to describe their core and significance, offering rich, descriptive insights into participants' beliefs, motivations, and actions (Smith & Fieldsend, 2021). Given the pandemic's unique circumstances, a phenomenological design was essential for a study of this nature.

This design aligned with the study's objectives by prioritising participants' perspectives and exploring how social structures, policies, and practices influence financial management decision-making. The urgency of COVID-19 and its impact on financial management required school leaders to devise context-specific strategies to manage their finances effectively. These varied experiences of school leaders were essential to understanding the decision-making process behind financial strategies.

1.9.3 Research approach

The study employed a qualitative research approach that aims to discover and understand the meanings that people or groups assign to social or human situations (Tavakol & Sandars, 2025). In this context, a qualitative approach was particularly appropriate for exploring participants' perspectives on financial management principles and practices in primary schools, ensuring quality education during the COVID-19 pandemic. Qualitative research highlights non-numeric data, exploring concepts, viewpoints, and perspectives of participants (Tenny et al., 2022). This approach allowed the researcher to gather rich, detailed data that are essential for understanding the subjective experiences of school leadership concerning financial management principles and practices in Section 21 schools.

Considering the above, qualitative studies are characterised by their use of flexible, naturalistic methods that engage with participants in real-world settings (Thompson Burdine et al., 2021). This aligns with the study, which explored the lived financial management experiences of school leadership amidst COVID-19, a period marked by uncertainty and diverse school-specific challenges. Furthermore, a flexible, real-world approach enabled the research to capture first-hand experiences of the participants,

depending on their context-specific situations in the Lejweleputswa Education District. Through the qualitative approach, the study explored how financial management practices evolved in the face of obstacles and opportunities, with particular attention to the pandemic's impact on governance and financial resource allocation.

1.9.4 Population and sampling

Gregar (2016) defines a research population as a large group of individuals or organisations that share common characteristics relevant to the subject of the study. Similarly, Casteel and Bridier (2021) explain that the population of interest refers to those individuals who serve as the subjects of the investigation. In this study, the population comprised principals and School Governing Body (SGB) treasurers who were directly involved in the financial management of Section 21 primary schools during the 2020 to 2021 period. These participants were drawn from schools in the Lejweleputswa Education District in the Free State province and were central to ensuring that financial management processes supported continued teaching and learning during the COVID 19 pandemic.

1.9.4.1 Sampling

To ensure that participants were suitably positioned to respond meaningfully to the research questions, a non-probability sampling method was employed, specifically purposive sampling. In qualitative research, purposive sampling is used to identify information rich cases that can provide in depth insights into the phenomenon under investigation (Dahal et al., 2024). This approach involves selecting individuals who possess specialised knowledge or direct experience related to the research focus (Khan, 2020). Accordingly, participants were purposefully selected based on their active involvement in the application of financial management practices in Section 21 primary schools.

1.9.4.2 Sample size

As noted earlier, this study adopted a non-probability sampling approach aligned with a phenomenological research design. Phenomenological studies typically involve

smaller sample sizes to allow for the collection of rich, detailed data through in depth engagement with participants (Tanwir et al., 2021). Creswell and Poth (2016) suggest that a sample of between three and ten participants is adequate for phenomenological research, a view supported by Vasileiou et al. (2018). In line with these recommendations, the study included ten participants, comprising five principals and five SGB treasurers from five Section 21 primary schools in the Lejweleputswa Education District. These participants were well placed to provide valuable insights based on their direct experiences of managing school finances during the COVID 19 period from March 2020 to December 2021.

1.9.5. Data collection instruments

The study employed the following data collection instruments:

1.9.5.1. Semi-structured interviews

This study used semi-structured interviews as the main method of data collection to gather relevant responses from participants. These interviews aimed to collect qualitative data from principals and SGB treasurers. Semi-structured interviews involve guided conversations where the interviewer asks open-ended questions to explore the interviewees' perspectives in depth (Adeoye-Olatunde, 2021). This approach is especially suitable for qualitative research because it enables the researcher to explore participants' thoughts, feelings, and beliefs about financial management in schools. A more detailed explanation of this method is provided in Chapter 3.

1.9.6 Data analysis

McLeod (2025) emphasises that qualitative research is inherently creative and interpretative, requiring researchers to analyse empirical data to derive meaningful insights. Gehman et al. (2018) highlight that qualitative data analysis is a systematic approach used to extract knowledge, interpretations, and explanations from the perspectives and contexts of participants. Similarly, Tenny et al., (2022) state that qualitative analysis aims to understand how participants perceive and interpret

phenomena by exploring their emotions, opinions, and beliefs. Thematic analysis, as described by Braun and Clarke (2021), provides a flexible yet structured framework for recognising and interpreting patterns within qualitative data, all while remaining grounded in participants' lived experiences.

To ensure rigour and reliability, this study employed a structured, step-by-step approach to thematic analysis. Initially, all interview recordings and related data sources were transcribed verbatim to preserve the authenticity of participants' narratives. The researcher then engaged in repeated readings of the transcripts to familiarise himself with the content. From this, initial codes were developed to capture significant patterns and insights. These codes were then grouped into potential themes, which were reviewed and refined to ensure they accurately reflect the data. Finally, the themes were clearly defined and named, forming the foundation for the interpretation and presentation of findings.

By using thematic analysis, the study sought to uncover valuable insights into the financial management practices of school leadership in Section 21 primary schools within the Lejweleputswa District during the COVID-19 pandemic.

1.9.7 Trustworthiness

Timonen et al. (2024) highlight that trustworthiness in a qualitative study relates to four critical aspects, namely credibility, dependability, confirmability, and transferability.

1.9.7.1 Credibility

Credibility refers to the trust in the truth and accuracy of the findings (Öhlén & Friberg, 2023). It guarantees that the participants' perspectives are genuinely represented and that the study observes what it aimed to explore. Researchers strengthen credibility by employing strategies such as member checking, where participants are given an opportunity to review transcripts or findings and verify whether the interpretations are correct (Enworo, 2023).

To establish credibility, participants were interviewed using semi-structured interviews, with data recorded in words. The interviews were conducted in person. Probing questions were utilised to gain greater clarity and understanding for both the participants and the researcher.

1.9.7.2 Transferability

Malmqvist et al. (2024) emphasise that transferability refers to how well findings can be applied in other contexts. Unlike generalisability in quantitative studies, transferability depends on the reader's judgement. The researcher supports this by providing detailed, rich descriptions of the research context, participants, and processes, allowing others to judge whether the insights are relevant to their own setting (Stalmeijer et al. 2024).

To enhance transferability, the researcher in this study provided a comprehensive explanation of the background and research objectives.

1.9.7.3 Confirmability

Confirmability ensures that the findings are based on participants' responses and not the researcher's biases or assumptions (Dado et al., 2023). It supports objectivity by demonstrating that interpretations are rooted in the data. Researchers achieve confirmability through practices like reflexive journaling, where they critically reflect on their own values, beliefs, and potential influence on the research (Megheirkouni & Moir, 2023; Lim, 2025). To strengthen confirmability in this study, the researcher maintained a transparent and traceable process that allows others to audit and verify how conclusions were derived from the original data.

1.9.7.4 Dependability

As noted by Ahmed (2024), dependability refers to the level of trust the reader can have that the findings genuinely reflect what the researcher described. This is achieved through detailed and comprehensive explanations that show how specific actions and attitudes stem from and are shaped by the interaction within their context.

Dependability was achieved through a thorough and systematic research process, which included the use of a detailed discussion guide to direct data collection, open-ended questions to encourage unbiased responses, digital recordings and meticulous transcript analysis (Stahl & King, 2020).

1.10 ETHICAL CONSIDERATIONS

The researcher sought permission from the Free State Department of Basic Education to conduct research in primary schools and received ethical clearance from the Ethics Committee of the host university to conduct the study.

The researcher applied the following ethical principles in the study (British Educational Research Association [BERA], 2024):

- **Voluntary participation:** Participation in the study was entirely voluntary, and participants did not receive any form of compensation in exchange for their participation. Participants were under no obligation to take part in the study and were informed that they could withdraw from the study at any point, before its completion, should they feel uncomfortable continuing.
- **Informed consent:** The research procedures and methodologies were clearly explained to participants. They were asked to provide their informed consent, demonstrating their understanding and agreement to participate in the study.
- **Confidentiality:** The researcher guarantees that all information shared by participants, including their views and responses, is kept strictly confidential. Participants' contributions and the resulting data are securely stored and protected throughout the research process.
- **Anonymity:** Participants' identities are kept confidential throughout all stages of the research. Pseudonyms were implemented to ensure that individual identities cannot be traced or disclosed, thereby maintaining the principle of anonymity.

1.11 DELIMITATION OF THE STUDY

This study falls within the field of educational management and specifically focuses on primary school principals and SGB treasurers to gain in-depth insights into financial management during the COVID-19 pandemic. Geographically, the research is delimited to primary schools in the Lejweleputswa District of the Free State province. The scope is further restricted to Section 21 public primary schools, excluding Section 20 schools, as they do not manage their finances independently.

The study's timeframe focuses on the period of the COVID-19 pandemic, examining financial management practices from March 2020, when the pandemic first affected South Africa, through to December 2021.

1.11.1 Limitations of the study

This study is subject to several limitations that should be considered when interpreting the findings. Discussions around school financial management are often sensitive, as they may involve accountability, compliance, and perceptions of competence, which can make participants hesitant to share information openly. Although the researcher emphasised honesty, confidentiality, and trust during the briefing sessions, there remains a possibility that some participants may have withheld information or provided socially desirable responses. This potential reluctance may have limited the depth of insights into certain financial management practices and challenges.

Another limitation relates to the scope of the study. The research focused exclusively on Section 21 primary schools within the Lejweleputswa Education District, which may restrict the transferability of the findings to other districts, provinces, or school categories such as non-Section 21 or secondary schools. Contextual factors, including socio economic conditions, resource availability, and district level support structures, may differ significantly elsewhere. To address this limitation, the study clearly outlines its contextual boundaries and research setting, enabling readers to judge the relevance and applicability of the findings to similar contexts.

1.12 DEFINITION OF CONCEPTS

The following concepts are utilised throughout the study:

1.12.1 Public schools

In South Africa, a public school is primarily owned, controlled, and funded by the state. A public school may either be a standard public school or one designated for learners with special educational needs (SASA 84 of 1996).

1.12.2 Budgeting

Budgeting is a key component of financial planning. It involves the process of forecasting income and expenses for a specific period. Effective budgeting at school includes allocation of funds to key strategic departments, such as Learning and Teaching Support Material (LTSM), maintenance, staffing, and others (Mkhize et al., 2021).

1.12.3 Financial mismanagement

Inappropriate handling of school funds without following ethical practices and principles and failing to comply with legal frameworks such as the South African Schools Act 86 of 1996 and the Public Finance Management Act 1 of 1999, leads to wastage and corruption by school leadership (Rangongo et al., 2016). Lack of financial expertise and corrupt behaviour among school leaders were the main causes of financial mismanagement during COVID-19 in many South African schools (Du Plessis, 2020).

1.12.4 Financial management principles and practices

These are fundamental guidelines and methods used by institutions to plan, control, monitor, and evaluate funds (Gallagher, 2022). Section 21 schools have full authority over their financial affairs and must implement these principles and practices to ensure that school leadership remains transparent and accountable.

1.13 PROGRAMME OF THE STUDY

The study programme was implemented in the following way:

- **CHAPTER 1**

This chapter introduces the research. It examines the key concepts related to the research topic: Primary schools' financial management and leadership for quality education amidst COVID-19 in Lejweleputswa Education District. The problem statement, study aims, and objectives are clearly outlined. Additionally, the research methodology and data collection instruments are described.

- **CHAPTER 2**

This chapter primarily explores the literature review on the financial management of Section 21 public schools. It also presents findings and recommendations from other studies.

- **CHAPTER 3**

This chapter discusses the design, data collection methods, sampling of the study, and how they were implemented.

- **CHAPTER 4**

This chapter presents the local responses and attitudes of Principals and SGB treasurers on how they effectively managed school finances during COVID-19 from 2020 to 2021 in primary schools under Section 21. In this chapter, data analysis, presentation, and interpretation of the study results are examined.

- **CHAPTER 5**

This chapter centres on the research findings, recommendations, and conclusion.

1.14 CONCLUSION

The chapter provided an overview of the study. In this research, a qualitative approach was employed to collect data on primary school financial management and leadership for quality education during COVID-19, covering the period from March 2020 to December 2021 in Lejweleputswa Education District, focusing on primary schools under Section 21. This chapter outlined the research problem, preliminary literature, the main and subsidiary research questions, as well as the research design and methodology used during the empirical phase. It also described the data collection and analysis procedures.

The next chapter reviews the literature related to the topic of the study.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

The introduction to the study was presented in the previous chapter. This chapter presents a comprehensive review of literature relevant to the financial management and leadership practices in the Section 21 primary schools during the COVID-19 pandemic. The chapter explores how the school leaders such as the principals and the SGBs navigated the financial challenges in order to maintain the delivery of quality education under the unprecedented circumstances. The literature review is grounded in the theory of financial control and structured around key themes such as financial legislation, budgeting, leadership training, internal controls and resource utilisation. The chapter also highlights the significant knowledge gaps in the existing literature, especially regarding under-resourced township schools and also lays the conceptual foundation for understanding how effective financial governance contributes towards educational resilience during times of crises.

2.2 DEFINITIONS OF KEY CONCEPTS

The following are essential principles in school financial management.

2.2.1 School leadership

School leadership is a vital component in the operation and success of any educational institution, impacting both academic performance and the school environment. Smit and Du Toit (2021) assert that school leadership involves the theoretical and practical aspects of directing and administering educational institutions, which includes vision formulation, strategic direction, and staff assistance. Leithwood et al., (2020) elaborate that effective school leaders articulate and disseminate the institution's vision and values, enhance teaching and learning environments, and restructure the organisation to facilitate these objectives. Gooden et al. (2023) highlight the need of culturally

responsive leadership, wherein school leaders foster inclusive learning environments, confront systemic disparities, and enhance equity and academic performance. In this study, school leadership means the strategic and ethical responsibilities of school leaders in cultivating vision and values, enhancing teaching and learning environments, and advancing fairness and academic achievement within educational institutions.

2.2.2 Section 21 schools

Section 21 schools in South Africa are public institutions that possess financial and operational autonomy as conferred by Section 21 of the South African Schools Act (No. 84 of 1996) (hereafter the SASA). Mestry (2023) states that these schools are permitted to accept government financing directly into their bank accounts and are accountable for managing and distributing these monies. Langa and Naude (2022) delineate Section 21 schools as possessing the capacity to execute particular responsibilities, including the acquisition of textbooks, remuneration of service providers, and management of maintenance activities. Hlongoane and Enwereji (2024) assert that Section 21 status imposes considerable administrative obligations on School Governing Bodies, necessitating the effective and transparent use of financial resources. In this study, Section 21 schools are characterised as South African public schools designated by the SASA to autonomously manage their budgets and operational operations under accountable governance frameworks.

2.2.3 School financial management

School financial management denotes the systematic process of planning, sourcing, allocating, and regulating financial resources within an educational institution. Doxey (2021) characterises it as the effective and prudent management of financial resources, encompassing planning, expenditure, record-keeping, and financial accountability. Mabi and Buluma (2024) assert that it encompasses the systematic oversight and management of financial activities to guarantee openness, cost-efficiency, and alignment with institutional objectives. Ngcobo and Ndovela (2025) emphasise that proficient finance management enhances sustainable school operations and elevates instructional delivery. This study defines school financial

management as the systematic process of planning, utilising, monitoring, and reporting financial resources in educational institutions to provide accountability, transparency, and support for educational goals.

2.2.4 Quality education

Quality education refers to a model of the educational system that equips learners with knowledge, skills, and competencies to succeed in society (UNESCO, 2022). Quality education is a fundamental objective of international education systems, striving to deliver inclusive and effective learning for everyone. UNICEF (2024) defines quality education as inclusive, equitable, and conducive to lifelong learning opportunities, consistent with Sustainable Development Goal (SDG) 4. The United Nations (2024) defines quality education as learning that addresses individual needs while fostering larger social and economic advancement. Jaramillo Gómez et al. (2025), referencing UNESCO (2022), assert that effective education must be intentional, systematically structured, and focused on cultivating critical thinking, values, and competencies in students.

This study characterises quality education as inclusive, egalitarian, and intentional learning that provides learners with the knowledge, skills, and values necessary for personal development and significant societal engagement. Quality education is not limited solely to learner achievement; it also includes the development of learners' physical, emotional, and social well-being (Matsongoni & Kanhai, 2020). In this study quality education is described in terms of the capacity of the school leadership to effectively manage financial resources during the COVID-19 pandemic, thereby safeguarding teaching and learning.

2.2.5 COVID-19

COVID-19 is a respiratory disease caused by the SARS-CoV-2 virus, initially found in Wuhan, China, in December 2019. The World Health Organization (2022) characterises it as an infectious disease predominantly transmitted via respiratory droplets, resulting in symptoms that vary from mild flu-like manifestations to severe respiratory distress. The Center for Disease Control and Prevention (2024) indicates

that COVID-19 is exceedingly transmissible and has caused extensive global disruptions, particularly within the education sector. Medscape (2024) states that the pandemic profoundly affected healthcare systems and necessitated extraordinary changes in schooling, including school closures and remote learning. This study defines COVID-19 as a contagious disease caused by the SARS-CoV-2 virus, which has disturbed worldwide education systems and required modifications in school leadership, financial management, and the pursuit of excellent education.

2.3 CONCEPTUALISATION OF FINANCIAL MANAGEMENT IN SECTION 21 SCHOOLS AMIDST COVID-19

The conceptual framework guiding this study is directly linked to the principles of school-based management (SBM), which emphasises decentralised governance and increased autonomy within schools, especially Section 21 schools. SBM emphasises the importance of decision-making autonomy in schools, enabling school leadership to assume direct responsibility for managing financial resources (Armando et al., 2025). This approach fully supports Section 21 schools as self-managing entities where financial decisions are made closer to the point of service delivery, ensuring resources are allocated effectively to improve the quality of education (Aina & Du Plessis, 2023)

Schlebusch and Mokhampanyane (2024) highlight that decentralising financial authority to schools through granting Section 21 powers is a key aspect of school-based financial management. Section 21 schools are given greater responsibilities compared to Section 20 schools, allowing them to manage their budgets, procure, and fundraise with minimal to no intervention from the Department of Basic Education (DBE). This bestows a critical strategic role on the SGB to ensure school funds are protected and used effectively and efficiently in line with the school's objectives (Schlebusch & Mokhampanyane, 2024).

In another study, Aina and Du Plessis (2023) share that the SGB has the duty of managing school funds, which can be achieved through active participation. The SGB, as the legitimate governance body, has the authority to establish subcommittees responsible for financial management, including budget control, procurement, and

fundraising (King & Mestry, 2023). Crucially, parents who are members of the SGB should have meaningful input into school financial decisions, including budget approval and financial planning. This participatory model aims to equip parents with knowledge of the school's financial matters by being transparent and accountable, as it involves them (Mestry, 2018).

Considering the above, during the COVID-19 pandemic, the financial responsibilities of school leadership became intricate and complex. Amidst the COVID-19 pandemic, Section 21 schools were instructed by the DBE to redirect and manage funds in their budgets to address urgent needs, such as health protocols, sanitisation, and continued access to education (Kona, 2022). This responsibility required schools to exercise their autonomous discretion, which meant that SGBs needed to have financial management skills and strong leadership to navigate the crisis effectively. The theoretical framework that provides a lens for understanding and interpreting financial management practices is discussed next.

2.4 THEORITICAL FRAMEWORK

The theory of financial control proposed by Östman (2009) outlines a comprehensive framework for understanding how financial systems and processes should be structured within institutions to promote efficiency, accountability, and integrity in resource management, especially in public institutions. Based on the theory, financial control within organisations is not only a matter of compliance but also a strategic key function that supports organisational objectives by ensuring that financial resources are used transparently and effectively in line with the organisational aims the organisation subscribes to.

The following are the main foundational pillars of the financial control theory (Östman, 2009).

- **Formalisation of the Financial Process:** This refers to the process of establishing financial policies, procedures, and guidelines to regulate the conduct of financial activities (Manuylenko & Shebzukhova, 2021). In the context of this study, these tasks would include budgeting, procurement of

Learning and Teaching Material Support (LTMS), expenditure tracking, and, most importantly, financial reporting.

- **Responsibility and Accountability Structures:** This refers to clearly defined roles and responsibilities that are vital in institutions to prevent overlapping duties, fraud, and mismanagement of funds (Lamothe et al., 2023). School leaders, specifically principals and SGBs, within the context of this study, must be adequately trained and aware of their legal obligations in financial management as per the SASA.
- **Monitoring and Evaluation Mechanisms:** This refers to the importance of regularly monitoring financial activities within institutions, including schools, using internal audits and risk assessments to ensure adequate compliance and identify irregularities (Omondi, 2021). Transparency becomes visible when the financial reports are easily accessible, verifiable, and communicated to the relevant stakeholders such as parents and the broader school community (Janssen et al., 2023; Kruger et al., 2022).

The SASA (No. 84 of 1996) allows Section 21 schools to manage their budgets, make procurement decisions, and take full responsibility for resource allocation. While the autonomy of Section 21 offers flexibility, it requires school leadership to possess financial acumen to make sound financial decisions for the school's benefit (Ngema et al., 2024). During COVID-19 between 2020 and 2021, the rapid spread of the virus and its impact on teaching and learning placed financial pressures on various Section 21 schools, which had to make swift decisions on allocating funds to address emergency needs (Du Plessis, 2020).

The Financial Control Theory is pertinent to this study as it provides a systematic framework for analysing how Section 21 primary schools in the Lejweleputswa Education District administered their finances to maintain quality education during the COVID-19 pandemic. The theory fundamentally emphasises three pillars: the formalisation of financial processes, the establishment of responsibility and accountability structures, and the implementation of monitoring and evaluation procedures, all of which directly correspond to the study's aims and objectives. The study aims to evaluate the application of financial management principles by principals and SGBs, which is intricately associated with the theory's emphasis on maintaining

explicit, documented financial policies and procedures for budgeting, procurement, expenditure monitoring, and reporting. During the pandemic, schools had to reallocate expenditures to address pressing needs such as PPE, sanitation, and remote learning tools; established systems ensured that financial decisions were both adaptive and complied with regulatory mandates.

The second pillar of the theory is directly pertinent to the study's aim of assessing leadership efficacy in the implementation of financial management methods. In Section 21 schools, where principals oversee daily operations and School Governing Bodies possess governance authority, well-delineated roles mitigate conflicting responsibilities and potential mismanagement, especially during crises. The COVID-19 pandemic heightened the necessity for principals and School Governing Bodies (SGBs) to comprehend and execute their statutory responsibilities under the SASA, guaranteeing that decisions regarding the reallocation of funding for health and safety initiatives were transparent and responsible (Sujasan & Wibowo, 2021). This pillar is important when evaluating internal controls and financial policy guidelines since these are the tools that facilitate accountability.

The third pillar underpins the study's emphasis on recognising issues and suggesting solutions for efficient finance management during COVID-19. Regular audits, risk assessments, and transparent stakeholder reporting, as stipulated by the theory, are vital for preserving public trust and ensuring that finite resources are directed towards essential areas, including supporting feeding programs, employing additional personnel, and sustaining teaching continuity (Wang, 2024). Institutions with robust monitoring systems were more adept at adjusting their financial plans in reaction to pandemic-related disruptions, whereas those without such controls were more susceptible to financial mismanagement and diminished educational quality (Tan et al., 2025).

In the context of this study, the Financial Control Theory provides a valuable perspective for exploring how effectively primary Section 21 schools responded to these financial pressures. Schools with leadership that had well-established financial expertise and robust financial controls were most likely to withstand the financial challenges intensified by COVID-19, ensuring the continued delivery of quality

education. On the other hand, those lacking financial controls, expertise, and systems suffered significantly during the COVID-19 pandemic. As theorised by Gustafsson and Deliwe (2020) and Manuylenko and Shebzukhova (2021), this is directly linked to the quality of education, as it allows the allocation of limited resources to critical areas such as procuring remote learning assistive gadgets, PPE, supporting feeding schemes, hiring additional educators and support staff to maintain cleanliness in classrooms, and screening learners as they enter school premises.

2.5 SOUTH AFRICAN LEGAL FRAMEWORK REGULATING FINANCIAL MANAGEMENT AT SCHOOLS

Numerous legal documents can be referred to for managing school finances. In this study, the researcher examines the SASA (Act No. 84 of 1996), the PMFA (Act No. 1 of 1999), and the Department of Basic Education (DBE) COVID-19 Guidelines (2020).

2.5.1 The South African Schools Act (No. 84 of 1996)

The financial management policy environment in South African schools is essential because it guides, influences, and determines all key financial decisions and activities (Buys et al., 2020). The SASA stipulates that, among other responsibilities, SGBs are tasked with purchasing educational materials and equipment for the school (Hlongoane & Enwereji, 2024). The SASA outlines the legal obligations of SGBs in relation to financial management and budgeting. These include processes for budgeting, financial reporting, and accountability, all of which are essential for ensuring the school's effectiveness in delivering quality education (Sebidi, 2023).

The SASA accredits Section 21 schools with the legal authority to manage their finances effectively, a process that should be facilitated by the SGBs in conjunction with the principal, who acts as the academic leader of the school (Faku & Mulaudzi, 2024). In this regard, the Provincial Head of the Department (HOD) must establish guidelines for preparing an annual budget that outlines the school's expected income and expenses for the upcoming financial year, enabling the SGB to perform its duties effectively and efficiently (Section 38). Section 19 of SASA also requires the HOD to

provide introductory training to newly elected SGB members, enabling them to carry out their responsibilities effectively.

The SASA aims to establish a standardised framework for managing and funding schools across the country (Du Plessis, 2020). According to Mestry (2020), school funding comes from various sources, including government allocations (state funds), contributions from parents (via school fees), and support from other interested parties (private funds). Members of the Executive Council are responsible for allocating funds from the provincial legislature to public schools, ensuring that learners can receive education as stipulated by Section 12(1) of the SASA. Under Sections 20, 37, 38, 42, and 43 of SASA (Republic of South Africa, 1996), the SGB oversees and manages the school's assets, including its budget, property, and other holdings.

Financial management in Section 21 schools in South Africa falls under the responsibility of SGBs, as outlined in Sections 37 to 43 of SASA (Republic of South Africa, 1996). The SGB is tasked with establishing a school fund, preparing financial statements, and issuing annual reports (King & Mestry, 2023). According to Section 36, public schools must make every effort within their capabilities to enhance the resources provided by the state to improve the quality of education for all learners at the school and support SGBs in fulfilling their financial obligations. Due to the role played by the SASA, all Section 21 schools in South Africa operate within a standardised framework, which has positively affected the smooth management of school finances (Garcer et al., 2024). Sayed et al. (2020) state that the SASA imposes obligations on the South African government regarding the allocation of financial resources and on schools concerning the deployment and utilisation of these funds.

The SASA is pertinent to the current study since it establishes the principal statutory framework for financial management in Section 21 schools. The Act delineates the legal obligations of principals and SGBs on the management of school finances, accountability, and transparency within the Lejweleputswa Education District. Sections 37 to 43 of SASA require the creation of a school fund, the preparation of financial statements, and the publication of yearly financial reports. This legislative framework corresponds with the study's objective of evaluating the application of financial management concepts by school leadership during the COVID-19 pandemic.

The pandemic necessitated urgent actions, including the acquisition of PPE, enhancement of cleanliness, and facilitation of remote learning (Le Grange, 2021). Consequently, principals and SGBs were compelled to operate within SASA's parameters to reallocate finances while maintaining adherence to governance standards (Le Grange, 2021). The SASA's focus on budget formulation (Section 38) and training for SGB members (Section 19) directly relates to the study's aim of assessing the capability of school leadership to maintain quality education under financial constraints.

The SASA enhances the autonomy of Section 21 schools by empowering them to buy resources, manage budgets, and conduct independent fundraising (Dwangu & Mahlangu, 2021). This autonomy was essential during the pandemic through enabling school leaders to swiftly address growing health and educational needs without awaiting departmental intervention. Increased autonomy necessitates heightened responsibility; the SASA's mandates for transparency reporting and community engagement in financial decision-making guaranteed that resource distribution was both participatory and justifiable (Mandlazi & Govender, 2021). In the setting of the pandemic, where emergency expenditures could circumvent standard protocols, the Act's accountability measures functioned as safeguards against mismanagement, precisely correlating with the study's emphasis on internal controls and effective governance.

2.5.2 Public Finance Management Act (No.1 of 1999)

The Public Finance Management Act (PFMA) (No.1 of 1999) serves as a key legislative framework in South Africa for managing financial resources in public entities. The purpose of PFMA is to promote financial transparency, efficient resource utilisation, and accountability among those entrusted with authority in public entities, including education departments and institutions that receive government funding (Nabane et al., 2024). However, public schools are governed by the SASA and the principles of PFMA in South Africa are applicable where provincial departments are involved, as they are responsible for managing and overseeing school funds (Republic of South Africa, 1996).

The PFMA clearly outlines the roles and responsibilities of accounting officers, emphasising the importance of financial management and reporting, as well as the necessity of implementing internal controls to prevent and combat fraudulent activities within public entities (Republic of South Africa, 1999). The PFMA highlights the importance of using funds efficiently, maintaining cost-effectiveness, and conducting regular audits, which are essential for how Section 21 schools should manage their finances (Aina, & Du Plessis, 2023).

Amidst the COVID-19 pandemic, compliance with the PFMA became essential as schools were compelled to reallocate budgets towards emergency expenses, such as procuring Personal Protective Equipment (PPE), remote learning aids, and additional staff members (Felik, Erlina & Rina, 2019). The failure to adhere to PFMA principles resulted in irregular expenditure, which consequently eroded public trust (Nabane et al., 2024).

Considering the above, schools under Section 21 in the Lejweleputswa Education District, as well as their principals, must adhere to the SASA and PFMA guidelines for sound financial decisions. While they may not be accounting officers as per the PFMA and are governed by the SASA, they operate within a broader governance framework, subject to PFMA principles, through provincial education departments. As a result, having an in-depth understanding of PFMA is crucial for fostering accountability and transparency in the delivery of quality education.

The Public Finance Management Act (PFMA) is pertinent to this study since it establishes the concepts of financial responsibility, efficiency, and openness in public sector financial management, applicable to provincial education agencies supervising schools. Public schools are directly regulated by the SASA, whereas PFMA principles are indirectly applicable through the provincial departments responsible for disbursing and overseeing money allocations. In the Lejweleputswa setting, commitment to PFMA principles guaranteed that Section 21 schools met cost-effectiveness and audit standards, particularly during budget reallocations amid COVID-19. The PFMA's focus on internal controls and fraud prevention directly pertains to the study's aim of evaluating the efficacy of financial policy guidelines and internal control systems in sustaining quality education during the pandemic.

My opinion is that during the COVID-19 pandemic, the principles of PFMA became increasingly vital as schools encountered heightened risks of irregular expenditure due to urgent procurement requirements, including PPE and digital learning resources. The Act's emphasis on prudent expenditure and frequent audits corresponds with the study's apprehension regarding mismanagement risks in Section 21 schools in crisis circumstances. By integrating accountability criteria into provincial oversight frameworks, the PFMA indirectly influenced the management of emergency funds and the mitigation of financial irregularities in schools. The significance is in strengthening the governance culture that the study aims to assess, ensuring that, even amid crises, public resources are managed ethically and transparently to facilitate ongoing learning.

2.5.3 Department of Basic Education (DBE) COVID-19 guidelines

At the beginning of the COVID-19 pandemic, the Department of Basic Education (DBE) issued a series of Standard Operating Procedures (SOPs) and circulars to guide schools and protect the academic year (National Institute for Communicable Diseases, 2020). These guides explained how schools, especially Section 21 schools, should handle finances. These guidelines imposed new financial responsibilities on school leadership by emphasising that school budgets should be reprioritised, shifting allocations to PPE, sanitation supplies, and additional staff (Mhlanga & Moloj, 2020; McLaren et al., 2020).

The guidelines emphasised the importance of schools securing extra funding to sustain essential services, such as feeding schemes and remote learning tools, with limited additional support from the DBE (Spaull & Van der Berg, 2020). They also addressed capacity constraints, particularly those faced by disadvantaged schools, such as those in the Lejweleputswa Education District, suggesting that school leadership should find ways to manage financial pressures with existing staff. In underprivileged regions such as Lejweleputswa, where resources were already limited, these criteria assessed the ability of principals and SGBs to reconcile conflicting goals, thus establishing them as a pivotal reference for evaluating financial management performance throughout the pandemic.

2.6 NATIONAL NORMS AND STANDARDS FOR SCHOOL FUNDING (NSSF)

The NSSF (Department of Basic Education, RSA, 2016), as published in Gazette 40417 Notice 1406 of 2016, addresses access, redress, and equity. It sets out financial norms and standards that govern funding for public schools in South Africa. Section 21 schools are responsible for complying with these standards to ensure that funding meets the educational needs and enhances the quality of education for learners, even during challenging times such as COVID-19 (Sayed et al., 2020). The government introduced the NSSF policy to promote financial fairness in providing education (Department of Basic Education, RSA, 2016).

Since schools are now categorised into wealth quintiles and subsidised accordingly, the NSSF policy provides a legal basis for school financing (Mestry & Ndhlovu, 2014). The state must allocate more substantial resources to low-income schools than to those in wealthier areas (Motala & Carel, 2019; Burnett, 2021). Schools in the bottom quintiles are mostly designated as no-fee schools and are exempt from collecting school fees. These schools receive most of the government's financial support. Schools in quintiles 4 and 5 receive a limited allocation of funding from the government, which grants them the authority to impose school fees (Van Dyk & White, 2019).

Parents are expected to contribute a considerably larger share of the costs associated with educating their children in Quintile 5 schools due to the perception that these schools are better equipped and more prepared (Dewi et al., 2020). According to Section 34 of the SASA, the government is required to allocate public funds in a supportive and equitable manner to public schools (Republic of South Africa, 1996). This ensures learners have access to quality education and helps to address historical inequalities in educational opportunities. The Act also allows School Governing Bodies (SGBs) to enhance state support by collecting school fees and running fundraising campaigns. To promote fairness in the funding of school education, the South African government introduced the National School Nutrition and School Feeding Policy (Department of Basic Education, 2013). This policy establishes a legal basis for distributing funds to schools based on their wealth quintiles, ensuring they receive appropriate subsidies.

The NNSF policy is pertinent to this study since it regulates the fair allocation of public funds to schools according to socio-economic necessity. In the Lejweleputswa Education District, where numerous schools are classified in lower quintiles, the NNSF guarantees increased state financing to rectify past disparities and enhance educational quality. This financing is essential for Section 21 schools' operating budgets, which must be managed efficiently to maintain learning outcomes. The policy's emphasis on redress and equity clearly corresponds with the study's objective of assessing how school leadership employed available financial resources to uphold educational quality during COVID-19.

During the pandemic, NNSF funding became increasingly crucial, as some schools faced diminished fee revenue due to parents' financial difficulties (Naicker et al., 2020). The dependence on government subsidies necessitated that principals and SGBs implement judicious financial management to allocate constrained resources for both health measures and educational requirements (Naicker et al., 2020). The NNSF's provision for SGBs to augment state funding via fundraising aligns with the study's aim of offering recommendations to address financial issues. The NNSF established a foundation of equal funding, enabling an evaluation of the effectiveness with which Section 21 schools utilised these resources amid extraordinary demands, so serving as a crucial legislative framework for the study's backdrop.

2.7 FINANCIAL MANAGEMENT IN SECTION 21 SCHOOLS

In their study, Tsharane and Bussin (2022) note that financial management is a key component of school management that influences the direction of school-based activities. These activities include developing a transparent budget, prioritising spending on essential resources such as textbooks and other teaching materials, monitoring expenditures, and optimising resources used to benefit learners' education and development (Tsharane & Bussin, 2022). This is in line with Myende et al. (2018), who found that effective financial management enables schools to plan, implement, and achieve future financial goals, including the acquisition and maintenance of school infrastructure, equipment, and learning materials, thereby supporting quality education.

Aina and Bipath (2020) state that financial management is the most effective way to oversee all aspects of a school's financial operations, including acquiring and utilising funds, accounting, payments, risk assessment, and other financial activities. In the context of this study, many Section 21 schools faced challenges during the COVID-19 pandemic, making financial management vital to address the risk of financial maladministration. Schools had to ensure the proper and transparent allocation of funds while adapting to the unprecedented circumstances caused by the COVID-19 pandemic (Solikhin & Munastiwi, 2022). This involved implementing cost-cutting measures, exploring alternative income sources, and closely monitoring expenses to maintain educational quality despite financial restrictions imposed by the DBE (Sujasan & Wibowo, 2021).

Du Plessis (2020) advocates that effective financial planning during the COVID-19 pandemic enhances the quality of education in schools and fosters a conducive teaching and learning environment during a time of crisis. Mkhize et al. (2021) emphasise that financial planning, as part of financial management, involves managing total cash flows necessary to provide funds, forecasting overall inflows and outflows, and exerting financial control not only on current but also on future financial and business events. Similarly, Mosala and Mofolo (2016) add that planning acts as a roadmap or guide for managing school finances.

Mosala and Mofolo (2016) further argue that financial management must adhere to principles to ensure its implementation is smooth and transparent. In another study, Ngcobo and Ndovela (2024) note that the decision-making process should conform to certain precepts, guidelines, and norms to promote transparency and accountability. For instance, school leadership must adhere to these guidelines to demonstrate accountability, as they are directly involved in the school's financial affairs. Considering the above overview of effective financial management in schools, the following section discusses the challenges school leadership faced in managing finances during COVID-19 while striving to deliver quality education.

2.8 CHALLENGES OF FINANCIAL MANAGEMENT IN SECTION 21 SCHOOLS AMIDST COVID-19

Financial management challenges faced by principals and SGBs during COVID-19 are significantly greater in both number and severity compared to those before the pandemic (Mamba, 2023). Hlongoane and Enwereji (2024) and Sebidi (2023) found that the lack of financial management principles and practices in Section 21 schools includes poor financial planning, budgeting, accounting, analysis, decision-making, and implementation, which makes it impossible to provide learners with a quality education. Similarly, Du Plessis (2020) expands on the notion that these practices are related to the inability of school leadership to manage financial resources effectively during the COVID-19 pandemic, primarily due to their lack of knowledge of school finances and a deliberate intent to misuse funds provided by the government. However, in another study, Myende et al. (2018) suggest that financial management should involve assessing, forecasting, preparing budgets, exercising control, and monitoring them.

The COVID-19 pandemic presented a significant and transformative challenge for school leaders, who lacked pre-established guidelines or instructions to provide adequate guidance on managing financial challenges during the pandemic (Mishra & Close, 2020). In a study conducted in Indonesia by Sujasan and Wibowo (2021), the authors conclude that COVID-19 was an unprecedented event, and most school principals lacked the necessary financial management expertise to handle such prolonged and complex crises. In the context of this study, the importance of school leadership, a visionary approach, and professional development in managing financial responsibilities is highlighted during the COVID-19 pandemic. During the COVID-19 pandemic, the financial management systems of schools were at risk, and the effort to maintain the provision of quality education was under threat (Mamba, 2023). As a result, schools had to introduce rigorous budgetary constraints to contain expenditure in consultation with parents, as contained in Section 38(2) of the SASA of 1996.

Aina and Bipath (2020) reveal that a lack of proficiency in financial principles and practices, along with the intent to loot school funds, hampers schools' ability to adapt to and overcome financial difficulties. This negatively affects the provision of quality

education to learners. Historical economic recessions have shown that schools with a strong understanding of financial matters tend to achieve more favourable outcomes during economic turbulence, unlike those without financial literacy (Grimes et al., 2021). The reason for this is the strong correlation between financial literacy and the adoption of sound financial management practices, such as saving money, making informed spending decisions, and minimising debt (Choowan et al., 2024). This correlation ultimately empowers the school's finance committee to manage its finances effectively.

2.8.1 Lack of financial knowledge

Dibete and Potokri (2021) assert that a lack of knowledge and capabilities renders the Finance Committee ineffective. To support this, Ngema et al. (2024) and Sebidi (2023) state that the perspectives, experiences, and understanding of financial management tasks among SGB members vary considerably, and many participants lack the necessary knowledge and skills to manage their school funds effectively. Aina and Bipath (2020), as well as Sebidi (2023), further argue that SGB members should receive ongoing and practical training to improve their understanding and capacity to perform their financial management responsibilities.

Faku and Mulaudzi (2024) identify several significant challenges faced by key stakeholders, including principals, finance officers, and departmental officials, around financial management. These challenges include limited understanding, interpretation, and application of the law, inadequate knowledge of legislation and financial expertise, unawareness of policies and legislation, lack of transparency and openness in managing public finances, and insufficient oversight and control of spending at the school level (King & Mestry, 2023). To expand on this, findings by Setshogoe (2021) and Ngcobo and Ndovela (2024) lead to recommendations intended to assist school principals, financial officers, SGB members, and departmental officials in developing a clearer understanding of their legal obligations.

Mlakalaka and Rulashe (2024) conclude that poor financial management hampers the school's resource supply, affecting its ability to remain operational. Aina and Bipath (2020) and Lumadi (2020) argue that the lack of financial expertise in school finances

has been a longstanding issue. In the context of this study, this suggests that financial management challenges predated the COVID-19 pandemic. Similarly, Schlebusch and Mokhampanyane (2024) highlight that most SGBs struggle to manage finances and mostly rely on principals in this regard. COVID-19 added an extra challenge for schools with weak financial planning and budgeting skills. Mlakalaka and Rulashe (2024) emphasise that these financial management challenges during COVID-19 resulted from insufficient financial knowledge demonstrated by principals and SGBs. Many schools, including those under Section 21, were not fully prepared for the sudden changes needed to adapt to COVID-19, such as purchasing Personal Protective Equipment (PPE) for learners to meet health requirements and continue providing quality education.

In their study, Mlakalaka and Rulashe (2024) note that a concerning fact in schools is that budgets are often inadequately prepared due to limited financial knowledge, which hampers schools' ability to ensure proper financial management practices. Inadequate financial acumen of principals and SGBs is the primary cause of the inefficient execution of financial management principles and the consequent failure of financial schooling systems and policies (Ngema et al., 2024; Rangongo et al., 2016). Furthermore, Aina and Bipath (2020) believe that a lack of training is one of the possible reasons for poor financial management in schools. To support this, Sebidi (2023) agrees with the study conducted by Mosala and Mofolo (2016), both noting that most SGBs cannot effectively manage school funds. Mismanagement of school funds could stem from SGB's lack of training or strained relationships with the school's administrative staff.

A summary of the literature dealt with in this sub-section indicates that insufficient financial understanding among administrators and SGB members has been a persistent issue in Section 21 schools, which the COVID-19 pandemic had exacerbated. The pandemic exacerbated information gaps, impeding the capacity of school principals to make prompt and informed financial decisions, especially when budgets required adjustments for unforeseen expenses such as PPE, sanitation supplies, and digital learning resources. The literature further indicates that the inability to interpret and implement legislation and financial policies diminished school principals' capability to respond strategically to the crisis, thereby jeopardising the

quality of education. The COVID-19 pandemic emphasised that financial literacy is a vital survival tool for schools in times of crisis, as well as a governance requirement.

The pandemic exacerbated the operational ramifications of insufficient financial acumen, including inadequate budget planning, inefficient resource allocation, and feeble expenditure supervision (Ngcobo, Marimuthu & Stainbank, 2024). The DBE's COVID-19 guidelines prompted schools to reallocate finances to protect teaching and learning, resulting in challenges for principals and SGBs with inadequate financial expertise in creating compliant, adaptable budgets that addressed both health and educational requirements. In several instances, these deficiencies resulted in a reliance on principals for all financial decisions, thereby marginalising the SGB's governance function and undermining accountability. This corresponds with the study's objective of evaluating leadership efficacy in implementing financial management principles during COVID-19, since it indicates that in the absence of focused training and development, Section 21 schools may continue to be inadequately equipped to manage funds successfully in future crises (Ndima, 2022). Considering the arguments shared above, Mokwebo (2021) reveals that the issue of electing SGBs without evaluating their literacy levels and ability to contribute effectively to school financial management worsens the challenges of financial management. In the context of this study, this further justifies the problem of school leadership having limited financial knowledge, which was present even before the COVID-19 pandemic and has only worsened due to the crisis.

2.8.2 Financial mismanagement

One of the challenges in managing finances effectively is financial mismanagement, which happens when financial resources are poorly monitored (Ngcobo & Ndovela, 2025). During the COVID-19 pandemic, schools faced immense pressure to make swift financial decisions to maintain the quality of education, which may have resulted in the inefficient use of financial resources (Spaull & Van der Berg, 2020; Gustafsson & Deliwe, 2020; Du Plessis, 2020). Dwangu and Mahlangu (2021) justify this by stating that principals faced accusations of neglecting to provide essential financial leadership during the COVID-19 pandemic. This failure was seen as a deliberate attempt by principals to misappropriate school funds for personal gain. During the pandemic,

officials often exploited school finances for personal benefit, sometimes to alleviate the impact of COVID-19 through the purchase of Personal Protective Equipment (PPE) (Mlambo & Masuku, 2020; Auditor-General South Africa, 2020; Auditor-General South Africa, 2021a; Auditor-General South Africa, 2021b; Pillay, 2021).

COVID-19 impacted school financial management, creating a window for corrupt school leaders to illicit resources intended to combat the pandemic, which consequently led to schools failing to support their learners through providing quality education (Mlambo & Masuku, 2020). This was because many schools did not implement transparent financial management principles and practices; furthermore, school financial management did not involve all stakeholders during those turbulent months to maintain transparency (Faku & Mulaudzi, 2024). To ensure the continuity of sound financial management in schools, financial management must emphasise the importance of ongoing implementation and the financial plans. To support this, Mogorosi (2022) notes that schools spend money without the SGB's awareness, completely ignoring their financial policies and guidelines on how the money should be used. Principals, SGBs, and educators use school funds without considering school financial policies, demonstrating intentional ignorance of financial management policies and practices and thus constituting an act of embezzlement.

A summary of the literature in this sub-section indicates that financial mismanagement in Section 21 schools during COVID-19 surfaced as a significant governance issue, with the crisis context amplifying both the incentive and opportunity for fund misappropriation. The literature indicates that the imperative to acquire PPE, sanitation supplies, and remote learning equipment frequently circumvented standard procurement and monitoring procedures, fostering an environment conducive to anomalies. The DBE's emergency guidelines necessitated swift budget reprioritisation but, in many schools, the lack of stringent internal controls permitted expenditures without appropriate authorisation or SGB monitoring, resulting in allegations of theft and non-compliance with policies.

The COVID-19 pandemic revealed the susceptibility of educational financial systems to corruption and mismanagement in the absence of robust supervision mechanisms. The literature indicates that several principals and SGB members proceeded without

engaging the wider school community or finance committees, contravening the participatory and transparent budgeting procedures outlined in the SASA. This eroded stakeholder trust and redirected funding away from critical educational and health initiatives. The pandemic served as a critical stress test for financial control in Section 21 schools, demonstrating that an effective crisis response necessitates not just robust laws but also a deeply ingrained culture of compliance and ethical stewardship. Enhancing internal controls and guaranteeing stakeholder involvement in financial decision-making are crucial for protecting school funds during future disruptions. This underlines the need for prudent budgeting practices that can withstand unprecedented challenges such as those experienced during the COVID-19 pandemic.

2.9 BUDGETING CONSIDERATIONS AMID THE COVID-19 PANDEMIC

Namusisi and Buluma (2022) assert that careful budget planning was crucial for schools both before and during the COVID-19 pandemic. In disadvantaged districts, the ability of schools to navigate the unprecedented impacts of the pandemic largely depended on how effectively school leadership planned and managed their budgets. The impact of COVID-19 was severe for schools with meticulous financial planning and, regrettably, catastrophic for schools whose principals and SGBs lacked financial management and budgeting skills. These schools were unable to adapt to fiscal challenges, resulting in severe pressure to provide quality education (Du Plessis, 2020; Mlakalaka & Rulashe, 2024).

Du Plessis (2020) reveals that the sudden emergence of COVID-19 and the need to deliver quality education exerted pressure on school leaders to make rushed and sometimes uninformed budgeting decisions. The unpredictability of COVID-19 and the desire to preserve the academic year prompted many school leaders to act impulsively, often bypassing standard school budgets and financial policies. In some cases, this haste created an environment where corrupt school leaders could mismanage school budgets (Van Wyk, 2020). All this was a result of schools trying to reduce lengthy financial processes and red tape to quickly purchase Learning and Teaching Support Material (LTSM), thus ensuring less disruption to teaching and learning. Although all these measures aimed to facilitate rapid adaptation, the

reduction in financial oversight increased the chances of improper resource allocation by some of the Section 21 schools (Ngcobo & Ndovela, 2025).

As noted by Du Plessis (2020), the financial challenges imposed by the COVID-19 pandemic and its associated standards and procedures tested the financial plans of many SGBs. Schools, especially those under Section 21, had to operate with very tight budgets, as some of their unbudgeted funds needed to be allocated to meet the requirements of COVID-19 protocols. Schools were responsible for providing essential PPE, sanitation, and cleaning supplies in case the government could not supply them, to continue promoting quality education (Motshekga, 2020; Gustafsson & Deliwe, 2020). Additionally, schools had to cover workforce expenses related to extra sanitation and cleaning of school premises. Therefore, thorough budget planning and the implementation of sound financial management principles and practices were crucial for success.

The World Bank, UNESCO, and UNICEF (2021) state that schools incurred additional costs for educational resources during the COVID-19 pandemic, which impacted their budgets. To support this, Bozkurt and Sharma (2020) claim that those who moved to online learning had to allocate significant funds for teacher training in digital methods and platforms, such as Google Classroom or similar programmes. They also needed to invest in physical resources, like internet connections. This required the implementation of internal controls to ensure that funds were used correctly. As expenses increased, income from school fees decreased because many parents found it challenging to pay such fees (Kuhfeld et al., 2020; Mamba, 2023). This placed a heavy strain on schools' financial resources, emphasising the importance of financial skills to amend budgets, adhere to financial control mechanisms, and implement such an amended budget.

The literature discussed above indicates that COVID-19 interrupted conventional budgeting methods in Section 21 schools, compelling leadership to implement swift and occasionally reactionary modifications to expenditure priorities. In the Lejweleputswa Education District, schools with robust pre-pandemic budgeting frameworks were more adept at adapting, reallocating resources to critical health initiatives while continuing to sustain essential teaching operations. Nevertheless,

most schools lacked adequate budgeting expertise to manage the crisis, resulting in oversights, misallocations, and, in certain instances, the suspension of vital programs such as the National School Nutrition Programme. The DBE's mandates for reallocating funding to finance COVID-19 norms imposed further strain on schools to administer limited resources with greater creativity and adaptability, challenging their adherence to Section 38 of the SASA's budgeting stipulations.

Furthermore, COVID-19 exposed the necessity for contingency planning in school finances, a technique that was predominantly lacking in numerous Section 21 institutions. Unforeseen expenses, like the acquisition of digital learning equipment and the recruitment of supplementary cleaning personnel, conflicted with current obligations, necessitating challenging trade-offs. The decline in income from school fees owing to economic hardship exacerbated the strain, highlighting the necessity of synchronising budget modifications with internal control systems to avert misuse. This study examines financial considerations during COVID-19 to assess how effectively school leadership balanced responsiveness and accountability, ensuring that the fundamental mandate of quality education was maintained despite resource constraints.

In this study, the budgeting process in schools, particularly under Section 21, entails thorough planning and the careful allocation of financial resources to address learners' educational needs during periods of uncertainty, such as the COVID-19 pandemic, to ensure the provision of quality education. The pandemic disrupted traditional budgeting models; as a result, schools under Section 21 had to quickly adjust their budgets from the 2019 financial year to accommodate unprecedented expenses as mentioned earlier.

2.10 BUDGETING AND ITS ROLE

Section 38(1) of the SASA states that the SGB of a public school must create a budget each year, following guidelines set by the Member of the Executive Council in a Provincial Gazette. The budget must include the projected income and expenses for the upcoming financial year. According to Section 38(2) of the SASA, it is required that all relevant parties, including the school principal, non-teaching personnel, and

members of the SGB be present during the drafting of the budget to guarantee its successful implementation (Republic of South Africa, 1996).

A budget is developed to plan and control a school's financial activities, ensuring that its primary function - providing quality education - is achieved within a supportive environment (Mkhize et al., 2021), while also enabling the effective management and strategic allocation of resources (Ngcobo, Marimuthu & Stainbank, 2024; Dwangu & Mahlangu, 2021). Through its implementation, a budget serves to regulate expenditure by limiting costs to approved amounts and preventing unauthorised spending (Mestry, 2016). The responsibility for planning and compiling the budget lies with SGBs, who play a critical role in ensuring sound financial management. As a result, even amidst the COVID-19 pandemic, successful planning should have been undertaken to avoid compromising the quality of education due to a shortage of Learning and Teaching Support Materials (LTSM), Personal Protective Equipment (PPE), teaching assistants, and limited funds for the National School Nutrition Programme (NSNP).

COVID-19 influenced school budgets and fundraising efforts (Struwig & Watson, 2022). The Finance Committee, as a subcommittee of the SGB, creates the budgets, occasionally involving parents and representatives from various school departments. Amidst the COVID-19 pandemic, meetings and gatherings were prohibited, resulting in the budgeting guidelines being negatively impacted and their expected timeframes not being accurately honoured (Duku et al., 2021). Crucial financial decisions could not be taken expeditiously. The abrupt transition to remote learning may have exacerbated the burden for schools (Kona, 2022), rendering it difficult for them to allocate sufficient time and attention to financial management responsibilities. This scenario can impede schools' ability to make informed decisions, allocate resources efficiently, and provide quality education (Gustafsson & Deliwe, 2020).

Budgeting, as indicated in the literature reviewed, is not solely an administrative obligation under the SASA but a fundamental instrument for strategic resource allocation in educational institutions. During COVID-19, budgeting at Section 21 schools became increasingly vital, serving as the principal method for allocating few resources to meet both urgent health requirements and continuous educational goals (Kona, 2022). Efficient budgeting facilitated schools in acquiring PPE, upholding

hygiene, and continuing remote learning while simultaneously financing critical programs (Kona, 2022). The pandemic disrupted the standard participatory budgeting process, since limits on gatherings postponed or limited meetings with parents and finance committees, so diminishing prospects for collaborative decision-making and transparency.

Literature reviewed in this section indicates that effective budgeting enhances financial control by restricting expenditures to sanctioned uses and deterring unauthorised spending, a crucial precaution during COVID-19 when the temptation to misallocate funds was significant. This highlights the relationship between budgeting and the study's aim of evaluating internal controls and leadership efficacy. A meticulously crafted budget, developed jointly and in accordance with the SASA, not only directs expenditures but also serves as a standard for accountability. In the context of COVID-19, budgeting evolved from mere cost management to a strategic tool for crisis resilience, enabling schools to maintain the delivery of quality education despite extraordinary financial and operational challenges.

2.11 TRAINING OF SECTION 21 SCHOOL LEADERSHIP

King and Mestry (2023) state that those who govern schools must be financially literate to make sound financial management decisions; the viability of every school hinges on the ability of principals and SGBs to handle financial resources effectively. Mestry (2023) and Sebidi (2023) propose that SGBs and principals should receive continuous professional development to enhance their understanding of their school's financial matters. The training, as specified in Section 19(4) of the SASA, should specifically enhance the cognitive abilities of governing bodies and principals. This would enable them to effectively fulfil their legal responsibilities, especially during times of crisis, such as the COVID-19 pandemic. Aina and Bipath (2020) argue that effective financial management was vital during the COVID-19 pandemic to ensure the efficient use of limited financial resources within schools. Training in this area is intended to strengthen the capabilities of school principals and SGBs in Section 21 schools, equipping them with the necessary skills for sound financial management.

2.11.1 Principals

The development of school principals as financial managers in schools is crucial due to their responsibility for the organisation, planning, leadership, and management of school funds. To support this, Myende et al. (2018) highlight that principals who went through financial leadership learning programmes demonstrated improved knowledge in budgeting and accountability practices. In their recent study, Schlebusch and Mokhampanyane (2024) suggest that principals' effectiveness in financial management is largely influenced by their level of financial literacy, particularly when collaborating with SGBs that lack strong financial expertise. The findings highlight the importance of principals possessing sufficient financial knowledge to manage school finances effectively, especially during the COVID-19 pandemic and other potential times of crises. It is the researcher's belief that principals with a high degree of financial competence were more likely to make sound financial decisions that enabled schools to remain operational and continue delivering quality education.

Principals are increasingly expected to handle complex financial responsibilities and engage in entrepreneurial initiatives to ensure the effective operation of their schools, including the delivery of quality education (Mlakalaka & Rulashe, 2024). As school leaders, they must not only manage school finances in partnership with the SGB and ensure adherence to financial regulations but also seek innovative strategies to generate additional income to supplement the often inadequate government funding.

The literature indicates that principal training in financial management is essential for the sustainability of Section 21 schools, particularly during the COVID-19 pandemic. Principals bear the principal duty for organising, planning, and managing school finances in collaboration with the School Governing Body, and the pandemic intensified the necessity for them to possess robust financial literacy. Principals with prior training in budgeting, expenditure management, and accountability techniques were more adept at modifying school budgets and reallocating resources without undermining teaching and learning (Oyeniran et al., 2025; Olaifa et al., 2024). The correlation between leadership capacity and resilience during crises reinforces the study's objective of assessing how Section 21 school leadership implemented financial

management principles to preserve quality education throughout pandemic circumstances.

COVID-19 highlighted the dual function of principals as operational managers and innovators in securing additional funds. The literature indicates that principals were necessitated to implement entrepreneurial strategies to get resources beyond governmental appropriations, whether via partnerships, donor contributions, or focused fundraising efforts. This necessitated a robust understanding of financial regulations under the SASA to guarantee compliance when undertaking such activities. This study emphasises that training interventions must prioritise not only compliance but also the development of adaptive leadership and problem-solving skills in principals, allowing them to effectively address emergencies while adhering to governance protocols.

2.11.2 School Governing Body (SGB)

Section 19(4) of the SASSA Act stipulates that the Provincial Legislature (through the Provincial Department of Education) is required to establish a curriculum that offers introductory training for newly elected SGB members, equipping them to fulfil their responsibilities effectively. However, researchers such as Faku and Mulaudzi (2024) and Sebidi (2023) argue that SGBs, particularly in schools situated in disadvantaged areas, continue to receive limited training to perform their roles, especially in the aftermath of the COVID-19 pandemic. In support of this concern, Ndima (2022) and Mestry (2017) recommend that a targeted training intervention should follow the election of SGBs, with an ongoing emphasis on their financial responsibilities throughout the training process.

Myende et al. (2018) agree with Ndima (2022) that members of the SGB should possess financial literacy to manage school funds effectively. Aina and Du Plessis (2023) further argue that SGB members who lack the necessary expertise and adequate proficiency in financial management are more likely to make significant errors in handling school finances. Considering these findings, training should equip SGB members in Section 21 primary schools with the knowledge and skills required to fulfil the financial roles outlined in the SASA. Therefore, SGBs should be actively

involved in school operations, and orientation training should include guidance on establishing essential structures, such as a financial, budgeting and fundraising system (Ndima 2022; Buys et al., 2020).

The literature reviewed indicates that SGBs in underprivileged regions frequently assume office with insufficient financial management training, although the stipulations of Section 19(4) of the SASA mandate such preparation. The COVID-19 pandemic revealed and intensified these capacity deficiencies, as SGBs were tasked with interpreting DBE requirements, approving emergency expenditures, and monitoring high-risk procurement in real time. In schools whose SGB members had undergone prior training, there was a more robust alignment between expenditures and both legislative mandates and the instructional aims of the institution (Garcer et al., 2024). The relationship between readiness and effective management is pertinent to the study's aim of evaluating leadership efficacy in implementing financial management principles during COVID-19.

It can be concluded that well-trained SGBs successfully upheld transparency by facilitating participation in budgetary decisions, despite restrictions on in-person meetings, and by ensuring that expenditures on health and safety did not compromise essential teaching requirements. Inadequate training, on the other hand, resulted in excessive dependence on principals for decision-making, undermining the checks and balances established under the SASA (Ndima, 2022). Planned and ongoing SGB training is not only a legal obligation but also an essential facilitator of resilient and accountable school governance during crises, as evidenced by the COVID-19 experience.

2.12 EFFECTIVE AND EFFICIENT UTILISATION OF FINANCIAL RESOURCES IN SECTION 21 SCHOOLS

According to Aina and Bipath (2020), a model of the efficient and effective use of school funds to support quality education through teaching and learning is the finance committee's strict adherence to the school's approved budget. During the COVID-19 pandemic, it was essential that public school funding be used productively and appropriately, rather than for personal enrichment. Vorster and Nwosu (2024)

emphasise that accounting officers in public institutions are legally obligated to manage public funds effectively, efficiently, and transparently, as outlined in Section 38 of the Public Finance Management Act, 1999 (Act No. 1 of 1999). Failure to comply constitutes a breach of this legislation.

Omondi (2021) agrees that sound financial resource management positively influences educational quality. Within the framework of Section 21 school finances, this is reflected in the competence of finance committee members and the effective execution of budgetary plans (Dwangu & Mahlangu, 2021). Such effective financial management is demonstrated through proper management, monitoring, record-keeping and reporting of financial activities, the production of clean and audited financial reports, and the successful implementation of financial policies and legislation. Therefore, there is a critical need for the ongoing development and capacity building of all individuals involved in school financial management, particularly principals and SGB members (Dwangu & Mahlangu, 2021). In this study, the term "effective and efficient utilisation of resources" refers specifically to the roles of principals and SGBs as key members of the finance committee, responsible for managing school funds in alignment with the budget to support teaching and learning.

The literature reviewed here indicates that the efficient and effective allocation of financial resources is essential for providing quality education, a premise that has become increasingly vital due to COVID-19. In Section 21 schools, the finance committee's rigorous compliance with the sanctioned budget and alignment of expenditures with educational goals emerged as a crucial factor in resilience. Throughout the epidemic, schools were required to allocate constrained budgets towards urgent health measures such as personal protective equipment and sanitation while not disregarding vital teaching and learning resources. This balancing act directly illustrates the study's focus on how Section 21 leadership preserved educational quality while managing the budgetary challenges posed by COVID-19.

In the schools, the pandemic necessitated that finance committees, principals and SGBs exhibit agility while maintaining adherence to the SASA and PFMA standards. Effective resource utilisation required adherence to budgetary allocations while simultaneously re-evaluating priorities in accordance with the developing DBE COVID-

19 criteria. This study therefore highlights the relationship between effective resource management and Section 21 schools' capacity to maintain health protocols and excellent education under crisis situations.

2.13 IMPLEMENTATION OF INTERNAL CONTROLS TO MANAGE FINANCES OF SECTION 21 SCHOOLS

The success of any school plan relies heavily on the efficient management of financial resources, which involves developing and implementing a sound financial plan, maintaining accurate accounting and reporting systems, and safeguarding assets against loss, damage, or fraud. Henk (2020) and Amakyi (2021) define internal control procedures as a set of operational standards within an organisation designed to ensure the orderly and efficient execution of its functions. These procedures are intended to improve the school's operational efficiency, protect its assets, and uphold the integrity and accuracy of financial records. Even during the COVID-19 pandemic, internal controls played a critical role in identifying and addressing weaknesses in school financial management. They promoted accountability and assisted in detecting financial irregularities, thereby supporting financial compliance. In the absence of adequate internal controls, schools are more vulnerable to financial mismanagement and fraud (Sofyani et al., 2021).

Furthermore, Ngcobo and Ndovela (2024) note that effective internal controls were particularly crucial in Section 21 schools during the COVID-19 pandemic. These controls ensured accurate financial record-keeping, the protection of limited financial resources, the proper authorisation of transactions, and overall financial accountability. In this context, Garcer et al. (2024) and Ngema et al. (2024) stress that appropriate financial skills are essential for establishing robust internal control systems. For this study, emphasis is placed on the most critical and commonly referenced type of internal control: the clear delegation of responsibilities within the school's financial management structure, particularly involving the SGB.

The summary of the literature in this section indicates that strong internal controls are essential for preventing financial misconduct, and their importance increased during COVID-19. In Section 21 schools, internal controls including explicit delegation of

financial responsibility, appropriate authorisation of transactions, and precise record-keeping were crucial for protecting limited resources. The COVID-19 pandemic functioned as a stress test for current internal control systems. In areas where these mechanisms were deficient, the urgency to acquire health and remote-learning resources frequently circumvented standard approval procedures, resulting in susceptibilities to fraud and non-compliance. This study highlights the necessity of enhancing internal controls as a proactive measure to safeguard school budgets and educational outcomes in both routine and crisis situations.

2.14 SUMMARY

Human, physical, and financial resources must be managed in an integrated manner to ensure the long-term sustainability of a school, particularly under Section 21 provisions. Within the context of the COVID-19 pandemic, financial management has been recognised in this chapter as a critical factor in enhancing the delivery of quality education. The literature reviewed highlights that school development can be achieved through the effective and efficient use of educational funding, underpinned by principles of transparency, accountability, and responsibility. This chapter has examined key literature related to school leadership, financial management, and the challenges posed by the COVID-19 pandemic. It has also explored relevant theories concerning leadership, budgeting, and crisis management to establish a conceptual foundation for understanding the financial management challenges experienced by Section 21 primary schools.

The following chapter presents a detailed account of the research methodology employed in this study, outlining the processes of data collection and analysis undertaken to address the research questions.

CHAPTER 3

RESEARCH DESIGN AND METHODOLOGY

3.1 INTRODUCTION

The previous chapter reviewed the existing literature surrounding primary school financial management and leadership for quality education amidst COVID-19 in Lejweleputswa Education District Section 21 schools. This chapter covers the research paradigm, approach, design, population, sampling technique, sample size, a pilot study, data collection instrument, data analysis, measures to ensure trustworthiness, and ethical considerations.

3.2 RESEARCH PARADIGM

In Treagust and Won's (2023) definition, a paradigm is a fundamental framework or perspective that guides researchers or investigators. It is essential to recognise that paradigmatic issues are of the utmost importance. Therefore, researchers must clearly understand the paradigm that informs and leads their research (Polkinghorne, & Given, 2021). Interpretivism is a sociological study approach that involves analysing an action or event by considering the cultural beliefs, norms, and values of the society in which it occurs (Mahadevan, 2024).

Interpretivism is more sensitive to participants' distinctive meanings and contributions than positivism (Cuthbertson et al., 2020). Since data mainly depend on a specific context, viewpoint, and values, adopting the interpretive paradigm would reduce the likelihood that the data acquired and analysed would be generalised (Mbhiza, 2024). However, it has been argued that using the interpretivism paradigm can help acquire a deeper understanding of certain situations, such as cross-cultural studies, factors that affect specific development, and the gathering and analysis of qualitative data, which can lead to profound insights and conclusions that may be different from those of others (Pervin & Mokhtar, 2022). Since the interpretivism paradigm values individual contributions alongside other factors, it can produce reliable data (Lim, 2023). Interpretive researchers seek to comprehend the phenomenon under inquiry by

analysing social constructions and the exchange of meaning among individuals (Pervin & Mokhtar, 2022). In the context of this study, this is achieved by examining factors such as financial and policy discussions, interpersonal interactions between principals, educators, the SGBs, communication patterns within the school community, and the general ambiance of the setting during COVID-19 from March 2020 to December 2021.

The interpretive paradigm in this study facilitated questioning during the semi-structured interviews to gain a comprehensive understanding of primary school financial management and leadership for quality education amidst COVID-19 in Section 21 schools in the Lejweleputswa Education District. In this study, the interpretive research paradigm ensured a high level of trustworthiness by allowing the researcher to clarify concepts with participants in this qualitative study and gather information for a deeper understanding of the meaning they attributed to their experiences.

3.3 RESEARCH APPROACH

A research approach defines how a researcher collects, analyses, and interprets data (Busetto et al., 2020). Research may be classified in various ways depending on its purpose, objectives, and the type of information being sought. In practice, researchers often adopt one of three main approaches - quantitative, qualitative, or mixed methods - depending on the nature of the study (Taherdoost, 2022). Aguzzoli et al. (2024) assert that qualitative research is an interdisciplinary area that includes a broad range of philosophical perspectives, research methods, and interpretive strategies for understanding human experiences, and this assisted the researcher in understanding the actions taken by school leadership in effectively taking financial management decisions by following acceptable financial principles and practices to promote quality education. A qualitative research approach also allows participants sufficient leeway to establish what is consistent for them, leading to in-depth and appropriate data collection (Arntson & Yoon, 2023).

A qualitative approach seeks to ascertain societies' scientific and practical concerns by employing naturalistic and interpretative methods on various topics (Leavy, 2020).

This approach includes diverse empirical resources, including case studies, personal experiences, and narratives, to illustrate individuals' daily activities and challenges. They delve into the profound significance and motives behind these events, which cannot be quantified numerically (Thorne, 2020). Busetto et al. (2020) explain qualitative research as an approach used to explore and comprehend the significance that individuals or groups attribute to a social human problem. Qualitative research entails the deliberate utilisation and gathering of data that depict both ordinary and challenging experiences and their significance in people's lives. Qualitative researchers gather and analyse non-numeric data to gain insights into ideas, perspectives, and experiences (Lim, 2025) and seek explanations or interpretations based on the meanings attributed to them by those involved (Öhlén & Friberg, 2023).

This study adopted a qualitative research approach to explore participants' perspectives on how financial management in primary Section 21 schools influenced the promotion of quality education during the COVID-19 pandemic in the Lejweleputswa Education District between 2020 and 2021. Such an approach allowed for a comprehensive understanding of financial management in such primary schools, allowing the researcher to make recommendations to the schools in question.

3.4 RESEARCH DESIGN

A research design refers to the clearly defined structure that guides the execution of a study (Busetto et al., 2020). It involves a systematic process aimed at producing reliable answers to research questions (Creswell & Creswell, 2017). Given the qualitative nature of this study, a phenomenological research design was adopted. Phenomenology seeks to uncover the essence of a phenomenon by examining it through the lived experiences of individuals who have directly encountered it (Van Manen & Van Manen, 2021). Its purpose is to understand both the content and the perception of human experiences (Zahavi & Zelinsky, 2024).

Phenomenology focuses on exploring individuals' lived experiences within a particular context and centres on subjective human experiences to grasp the meaning and significance of those experiences (Dahal, 2023). Rather than merely explaining

behaviour, phenomenological methods aim to describe participants' thoughts, motivations, and practices.

This design was appropriate for the study as the researcher aimed to engage with principals and SGB treasurers who possess in-depth knowledge of how their financial management decisions affected the delivery of quality education during the COVID-19 pandemic. The design facilitated a deeper understanding of their unique experiences, perspectives, and emotions, which may differ from those of other regions across South Africa.

3.5 POPULATION AND SAMPLING

This section provides information on the population and sample for this study.

3.5.1 Population

According to Willie (2024), a research population refers to a large group of individuals or entities sharing similar characteristics. The population of interest includes the people who form the focus of the research. For this study, the population consisted of principals and SGB treasurers from primary schools in the Lejweleputswa Education District, situated in the Free State province. These schools fall under the classification of Section 21 schools, which are granted additional responsibilities to manage their own finances in line with Section 21 of the South African Schools Act (SASA) of 1996. This differs from Section 20 schools, which are not afforded these financial management functions.

The study population comprised principals and SGB treasurers who possessed knowledge of financial management and its impact on the provision of quality education during the COVID-19 pandemic, from March 2020 to December 2021, within the Lejweleputswa Education District. This specific population enabled the researcher to draw a sample based on the participants' expertise in financial management practices in these schools during the stated timeframe.

3.5.2 Sampling

Sampling is a fundamental technique in research, especially as the population of interest is often too large to study in its entirety (Berndt, 2020). Among the main non-probability sampling methods are convenience sampling, quota sampling, expert sampling, snowball sampling, and purposive (or judgemental) sampling.

In this study, the researcher employed a non-probability sampling strategy, specifically using a purposive sampling method. Purposive sampling is not designed to generate a representative sample but rather to explore specific phenomena or processes (Curtis & Keeler, 2021). In qualitative research, this method is useful for identifying and engaging participants who offer in-depth insights into the area of study (Hamilton, 2020). The sample size refers to the number of individuals, items, or data points chosen from a larger population for analysis (Lakens, 2022). Purposive sampling was used to intentionally select participants who could provide rich, detailed information regarding the phenomenon under study. The researcher deliberately selected only principals and SGB treasurers, as these individuals are directly responsible for the financial affairs of the schools.

The size of the sample plays a key role in the trustworthiness of the findings (Bouncken et al., 2025). However, there are no universally agreed-upon rules for determining the number of participants in qualitative research (Braun & Clarke, 2021). The appropriate number depends on several factors, including the study's scope, topic complexity, data quality, and design (Subedi, 2021). According to Creswell and Creswell (2017), phenomenological studies typically include between 5 and 25 participants.

For this study, a total of 10 participants were selected: five principals and five SGB treasurers from five Section 21 primary schools in the Lejweleputswa Education District. This sample size was considered adequate for exploring the implementation of financial management practices and principles during the COVID-19 pandemic between March 2020 and December 2021.

3.6 DATA COLLECTION

Qualitative data collection involves gathering non-numerical information such as spoken words, observations, and images to better understand individuals' attitudes, behaviours, beliefs, and motivations within a specific context (Subedi, 2021). In this study, qualitative data were collected through semi-structured interviews. These interviews are interactive conversations in which the interviewer poses questions to gain deeper insights into the studied phenomenon (Subedi, 2021).

Semi-structured interviews were selected for this study due to their flexibility, allowing the researcher to ask for clarity in response to participants' answers and reactions. This method enabled rich, open dialogue, creating opportunities for themes and ideas to emerge naturally throughout the interviews. Researchers often use semi-structured interviews to explore participants' perceptions, experiences, factual knowledge, and emotional responses (DeJonckheere & Vaughn, 2019). For this study, open-ended questions were essential to encourage participants to elaborate on their financial management successes and challenges during the COVID-19 pandemic. These questions also assisted in uncovering the unique circumstances that may have shaped each participant's experience and affected their ability to sustain or improve the quality of education during that time.

To guide the interviews, the researcher used an interview schedule structured around the research questions. The guide was divided into seven sections (A-G) and included 26 open-ended questions designed to promote two-way communication between the researcher and participants:

- **Section A:** Demographics – This section gathered basic information about participants, such as job title, age, length of service, and qualifications. It contained four questions.
- **Section B:** Current Financial Management Principles – This section explored the principles currently guiding financial management in primary schools. It included five questions.

- **Section C:** Current Financial Management Practices – The aim here was to examine how financial management was practically implemented. This section also contained five questions.
- **Section D:** Financial Management Challenges During COVID-19 – This part focused on identifying key financial challenges faced during the pandemic. It included two questions.
- **Section E:** Recommendations or Solutions to Challenges – Participants were asked to share the strategies used to address financial challenges during COVID-19 and how they would prepare for similar future crises. This section included four questions.
- **Section F:** Internal Controls, Risk Assessments, and Policy Guidelines – This section sought to understand the perceived importance of internal controls, ongoing risk assessments, and financial policy guidelines in promoting sound financial management. It consisted of two questions.
- **Section G:** Training for Principals and SGB Treasurers – This section explored the role of formal and informal training in enhancing financial management capabilities. It included four questions.

Participants were informed beforehand that the interviews would be recorded. Audio recordings were securely stored in a lockable cabinet accessible only to the researcher and will be retained for five years. Informed consent was obtained from all participants before the interviews commenced. To ensure a quiet environment for the interviews, school boardrooms were used. Each interview was conducted one-on-one to allow participants to express their individual views and experiences without external influence. In addition to recording the interviews with an audio device, the researcher also took notes on a writing pad. Each session lasted approximately one hour, providing sufficient time for participants to elaborate on their responses and for the researcher to ask follow-up questions.

3.7 DATA ANALYSIS

Analysing data is a crucial step in the research process, and Sale (2022) asserts that data analysis is essential before data interpretation in research. Braun and Clarke (2021) define qualitative data analysis as a process that typically relies on an

interpretive perspective. A trustworthy qualitative study must demonstrate that data analysis has been conducted carefully, systematically, and thoroughly. This requires documenting, organising, and openly presenting the analytical procedures in sufficient detail to enable readers to evaluate their validity.

One commonly used method of analysing qualitative data is thematic analysis. This involves identifying and reporting patterns within a data set, which are then interpreted to derive meaning (Xu & Zammit, 2020), often grounded in an understanding of participants' key responses (Naeem et al., 2023). Thematic analysis allows the researcher to engage deeply with the data, providing an opportunity to examine participants' perceptions and experiences in detail (Braun & Clarke, 2021). It involves the identification of recurring themes, patterns, and meanings to develop a deeper understanding of the phenomenon under study. This technique is commonly applied to various types of communication, such as interview transcripts, open-ended survey responses, and observational field notes, enabling researchers to derive meaning from rich qualitative data.

In this study, the researcher examined recurring phrases and concepts that emerged during the interviews, using a coding process. This approach was applied once the data had been transcribed. The coding involved identifying key material from the transcripts, which were manually transcribed by the researcher. To progress with the analysis, a structured method for organising and classifying the data was necessary to gain meaningful insights into the phenomenon or its underlying concepts. These codes provided an initial understanding of the financial management principles and practices applied by those responsible for governance in Section 21 primary schools during the COVID-19 pandemic. Through this analysis, the researcher sought to gain deeper insights into participants' interview responses. Categorising similar codes into groups created a logical framework for organising related information (Saldana, 2021). The researcher developed a conceptual coding framework by generating distinct categories. At this point, line-by-line coding was not necessary; instead, the coding framework was applied to structure the data, selecting codes that best fit each category across multiple data sets.

The coding process ultimately led to the emergence of themes (Dahal, 2023). Saldana (2021) explains that codes and themes serve as concise representations of participants' views on the study topic. As Tracy (2024) points out, it is the role of the researcher to interpret data by understanding the meanings participants attach to their experiences and perspectives. These emerging codes and themes were then interpreted to develop a clearer understanding of how principals and SGB treasurers in primary schools within the Lejweleputswa Education District applied financial management strategies to sustain the delivery of quality education during the pandemic.

3.8 MEASURES TO ENSURE TRUSTWORTHINESS

Trustworthiness refers to the degree of credibility of the researcher's findings. According to Tracy (2024), the trustworthiness of a study is contingent upon the reader's judgement of the research report. Thorne (2020) urges qualitative researchers to present their findings in a way that allows critical readers to understand the logical process used to develop them. In this study, the researcher had to explicitly show the connection between the actual data and its conclusions and make claims about the data set to be trustworthy. The researcher employed credibility, transferability, dependability, and confirmability in this qualitative study to establish trustworthiness.

3.8.1 Credibility

The credibility of a research study is inherently connected to its trustworthiness (Ahmed, 2024). Qualitative researchers demonstrate reliability by testing the accuracy of the study's data, analysis, and findings through credibility (Enworo, 2023). Credibility, in the context of qualitative research, refers to the actions researchers take to raise the likelihood that their findings will be reliable (Ahmed, 2024). The qualitative researcher learns about the participants' practices through sustained interaction, which also helps to establish rapport.

Sale (2022) states that establishing credibility involves ensuring that a study accurately measures or tests what it intends to. In this study, credibility was ensured using

member checking, a process in which the researcher informally confirmed their understanding with participants while collecting data (Gray, 2021). During the interviews, member checking was carried out by repeating, rephrasing, and requesting clarification of participants' responses. This approach provided interviewees with the chance to verify or amend the researcher's interpretation of their statements.

3.8.2 Transferability

Qualitative researchers often use transferability as another means of proving the validity of their findings. Transferability pertains to comprehensive explanations of the research methods and protocols employed in the study to address the research inquiry (Tracy, 2024). According to Dahal (2023), the researcher must offer enough contextual information about the methodology to allow the reader to make this transfer. Qualitative researchers often use this method to describe the setting, the people who participated, and the methods they used to collect data (Lam & Giroux, 2022). To achieve transferability, the researcher had to offer a thorough explanation of the research setting in this study. This involved presenting details on the participants, the environment, and the research methodologies used.

3.8.3 Dependability

Qualitative researchers employ dependability to demonstrate the reliability of their findings. According to Stahl and King (2020), dependability is characterised by thorough explanations of research techniques, several approaches to validate findings, and systematic processes for organising and reorganising data. This will allow other researchers to follow the study and check its accuracy. By clearly outlining the procedures followed in collecting and analysing the data, the researcher aimed to ensure both accuracy and consistency in the study. Dependability centres on determining whether identical findings would be obtained if the same phenomenon were explored more than once (Ahmed, 2024). To establish dependability in this study, all procedures and analyses were thoroughly documented.

3.8.4 Confirmability

Nowell et al. (2017) elaborate on the need to adopt measures to maximise the likelihood that the research findings are primarily influenced by the ideas and experiences of the participants rather than being biased by the researcher's qualities and preferences. According to Berry et al. (2020), acknowledging the limitations of a study's techniques and their potential impact on the research and providing a detailed description of the methodology enables the research results to be thoroughly examined for their integrity.

An audit trail in qualitative research is a structured and detailed record of the research process, allowing external reviewers to trace the study's progression and evaluate the confirmability of its findings (McLeod, 2024). In this study, the researcher established the neutrality and credibility of the findings by actively practising reflexivity and conducting an audit trail, thereby ensuring that personal biases or preferences did not influence the research outcomes.

3.9 PILOT STUDY

A pilot study is a preliminary investigation undertaken on a small scale to assess the feasibility and effectiveness of methods or concepts before conducting a more extensive, comprehensive study (Bond et al., 2023). The advantage of conducting a pilot study is that it allows researchers to make modifications and amendments to the data collection instrument(s) prior to the main study (Tseng & Sim, 2021).

In this study, the researcher conducted a pilot study with three participants (two principals and one SGB treasurer); these participants were from the target population and were not included in the sample used for the study. The pilot study was mainly carried out to determine the accuracy and reliability of how the interview questions were structured in the interview guide. The feedback that the researcher obtained was used to make minor adjustments to the wording of some questions in the interview schedule.

3.10 ETHICAL CONSIDERATIONS

Ethical clearance was sought from and granted by the Humanities Research Ethics and Innovation Committee of the university. The proposal for the study was approved by the Faculty Research and Innovation Committee. Approval was also sought from and provided by the Free State Department of Basic Education to conduct the study in the selected schools. The following additional ethical considerations were adhered to.

3.10.1 Informed consent

In research, informed consent refers to the voluntary agreement of an individual to take part in a study after being provided with sufficient information and gaining a clear understanding of the intended research and its potential implications (Nguyen et al., 2023). It entails willingly agreeing to participate once the person has understood key aspects such as the study's purpose, duration, potential risks, and anticipated benefits (Sindhuri & Dongre, 2023).

Prior to data collection, all selected participants were issued an information letter outlining the voluntary nature of their involvement. They were made aware of their right to withdraw from the study at any point should they feel discomfort or distress during the process. The researcher also clarified what kind of data would be collected, the study's objectives, what participation would involve, and the possible effects of their involvement.

3.10.2 Maintaining anonymity and confidentiality

In this study, the researcher assured the participants that the data provided would be kept private and that only the researcher and the supervisor would have access to the data. The audio recordings were stored in a secure location out of the reach of any third parties, further assuring the participants of their privacy, and this will be stored for a maximum of five years before disposing of the audio recordings. The adoption of pseudonyms protected the privacy of the research participants.

3.10.3 Avoiding harm to participants

The researcher gave the study's participants assurances that they would not face any risks, either physically or psychologically. The researcher carefully drafted the interview questions to ensure that participants felt comfortable answering them during the entire interview process.

3.11 CONCLUSION

This chapter provided an outline of the research design and methodology employed to explore how financial management and leadership in Section 21 primary schools influenced the quality of education during the COVID-19 pandemic in the Lejweleputswa Education District from March 2020 to December 2021. It was established that the study adopted an interpretivist paradigm and followed a qualitative research approach, using a phenomenological research design. The research was conducted in selected primary schools within the Lejweleputswa Education District in the Free State province. The study focused on school leadership, specifically targeting principals and SGB treasurers from Section 21 schools, as these individuals are directly responsible for managing school budgets and finances.

Data were gathered through semi-structured interviews conducted by the researcher. Ethical considerations included obtaining informed consent, ensuring anonymity and confidentiality, and safeguarding participants from any form of harm. To ensure the study's trustworthiness, the researcher applied principles of credibility, transferability, dependability, and confirmability.

The following chapter presents the analysis, discussion, and interpretation of the data collected during the research process.

CHAPTER 4

DATA REPORTING AND ANALYSIS

4.1 INTRODUCTION

Building on the detailed methodology set out in Chapter Three, which explained the research design, data collection methods, and analytical strategies, this chapter presents the findings obtained from primary schools. The data were gathered through semi-structured interviews conducted with principals and SGB treasurers in primary schools within the Lejweleputswa Education District. The study's specific objectives were to investigate the primary problems and areas for development that SGBs encountered in financial management during COVID-19, determine the nature of school leadership's formal and informal training to effectively apply financial management principles and practices, and assess the effectiveness and importance of internal controls, continuous risk assessment measures, and financial policy-related guidelines for best financial management practices at primary schools under Section 21.

The analysis presented in this chapter focuses on applying financial management principles and practices during the COVID-19 pandemic. The findings are structured under the study's main objectives, guiding the interpretation and alignment with existing literature discussed in Chapter 2. Using a thematic approach, the chapter organises data under headings reflecting the study's objectives. Each theme captures critical insights, highlighting both commonalities and variances in participant experiences. Direct quotations from the transcripts substantiate the findings, ensuring authenticity and trustworthiness to participants' perspectives.

This chapter begins with an overview of the research setting to provide context, followed by a detailed analysis framed by the research objectives. Themes such as budgetary challenges, adherence to financial management principles, and the effectiveness of internal controls are explored. By linking these findings with the literature, the chapter offers an evidence-based understanding of how financial management influenced the quality of education during a crisis. The insights aim to

address gaps in financial management practices and propose solutions to challenges faced during the pandemic.

4.2. RESEARCH QUESTIONS

The main research question guiding this study is: *How have financial management and leadership in primary schools influenced the quality of education amidst COVID-19 in the Lejweleputswa education district?*

The following research sub-questions arise from the main research question:

- What were the main challenges faced by school leadership in terms of financial management during the COVID-19 pandemic?
- How did the school leadership effectively apply financial management principles and practices to promote quality education in Lejweleputswa primary schools amidst COVID-19?
- Why are internal controls, continuous risk assessment measures, and financial policy-related guidelines effectiveness important for best financial management practices at primary schools?
- Which recommendations can be made as solutions to the possible financial challenges faced by school leadership during normal operations and crises times?

4.3 BIOGRAPHICAL INFORMATION OF PARTICIPANTS

This section presents the biographical details of the study's participants, including principals and SGB treasurers, to provide context for the findings. The participants' demographic characteristics, such as gender, age, qualifications, quintile classification of schools, and years of experience, are analysed. The data is presented in numbers and percentages, not to quantify data, but to enhance interpretability. By addressing these factors, the study adds to the trustworthiness of findings by confirming that participants have the requisite knowledge and experience to provide meaningful insights.

Table 4.1: Biographical information of participants

Characteristic	Principals (n=5)	SGB Treasurers (n=5)	Total (n=10)
Gender			
Male	3	3	6 (60%)
Female	2	2	4 (40%)
Age Range			
30-40	1	0	1 (10%)
41-50	3	4	7 (70%)
51-60	1	1	2 (20%)
Qualifications			
Matric	1	2	3 (30%)
Bachelor's Degree	3	3	6 (60%)
Master's Degree	1	0	1 (10%)
Quintile Classification			
Quintile 2	2	2	4 (40%)
Quintile 3	3	3	6 (60%)
Years of Experience			
1-5	1	2	3 (30%)
6-10	2	2	4 (40%)
11+	2	1	3 (30%)

4.3.1 Descriptive summary

4.3.1.1 Gender

The gender distribution of participants reflects a balanced representation, with 60% male and 40% female participants. This gender balance aligns with trends in educational leadership within South Africa, where males often dominate leadership positions, particularly in financial decision-making roles (Department of Basic Education, 2025). However, the inclusion of female participants ensures diversity in perspectives, as women may approach financial management with unique priorities and strategies. The predominance of male participants may highlight cultural norms

within the Lejweleputswa Education District, where men are more likely to occupy leadership positions. Despite this, the significant representation of females demonstrates progressive inclusivity in leadership roles.

4.3.1.2 Age

The age distribution reveals that most participants (70%) are between 41 and 50 years old, with smaller proportions falling into the 30–40 (10%) and 51–60 (20%) age ranges. This indicates that most participants are in their prime working years, with substantial professional experience and maturity to navigate complex financial management challenges during the COVID-19 pandemic in the Lejweleputswa Education District. The representation of older participants (51–60 years) highlights the value of institutional memory and long-term exposure to school governance practices. These participants likely bring a historical perspective to financial management, contributing insights on how schools adapted pre-existing strategies to address pandemic-induced challenges. On the other hand, the inclusion of a younger participant (30–40 years) adds fresh perspectives on modern financial management techniques and innovative solutions.

4.3.1.3 Qualifications

The data indicates that most participants hold a bachelor's degree (60%), followed by those with matric (30%) and one participant with a master's degree (10%). This distribution demonstrates that most participants are academically equipped to understand and implement financial management principles. The presence of participants with advanced qualifications, such as a master's degree, adds depth to the study by incorporating expert-level insights into the analysis. Participants with matric qualifications often rely on practical experience rather than formal training in financial governance. This combination of academic and experiential knowledge is crucial, as it reflects real-world practices in Section 21 schools.

4.3.1.4 Quintile classification

The data shows that 60% of the schools are classified as Quintile 3, while 40% belong to Quintile 2. These classifications indicate varying levels of financial autonomy and resource allocation. Quintile 2 schools often face greater financial constraints, as they cater to communities with lower socio-economic status. In contrast, Quintile 3 schools may have slightly more resources but still operate under financial limitations. The inclusion of schools from both quintiles ensures a comprehensive exploration of financial management practices across different socio-economic contexts. This diversity in quintile representation enhances the study's reliability by reflecting the varied challenges and strategies employed by schools with differing levels of funding and community support.

4.3.1.5 Years of experience

The participants' years of experience indicate that 40% have 6–10 years of leadership experience, while 30% have either 1–5 years or over 11 years of experience. This distribution highlights the inclusion of both relatively new and seasoned leaders, ensuring a balanced representation of insights. Experienced participants (11+ years) provide a historical understanding of financial management practices, while those with fewer years bring fresh perspectives on adapting to contemporary challenges such as the COVID-19 pandemic. The mix of experience levels enhances the reliability of findings by incorporating both traditional and innovative approaches to financial governance.

By presenting the biographical information of both principals and SGB treasurers in a single table, the study provides a comprehensive overview of the participants' demographics. This approach ensures that the reader can easily understand the composition of the sample and the rationale behind the inclusion of these characteristics. The descriptive summary further contextualises the data, highlighting the diversity and experience of the participants, which strengthens the trustworthiness and relevance of the study's findings. The inclusion of diverse demographic characteristics ensures a holistic exploration of financial management practices in

Section 21 schools during the pandemic, thereby supporting the validity of the study's conclusions.

4.4 REPORTING ON DATA

This section presents the findings derived from the data collected through semi-structured interviews with principals and SGB treasurers in primary schools under Section 21 in the Lejweleputswa Education District. The data are reported thematically, with each theme and sub-theme supported by verbatim quotes from the participants. This approach provides a detailed and structured presentation of the insights, ensuring that the findings are grounded in participants' lived experiences.

This chapter is structured so that each theme is immediately followed by a discussion section. These discussions link the findings per theme to relevant literature, providing context and strengthening the study's trustworthiness. The discussion section, therefore, does not appear under a separate heading.

Table 4.2: Themes and Sub-themes

Themes	Sub-themes
Theme 1: Budget	Sub-Theme 1.1: Budgetary constraints
	Sub-Theme 1.2: Effective budgeting techniques
	Sub-Theme 1.3: Adapting to emergency expenditures
	Sub-Theme 1.4: Exploring alternative funding sources
Theme 2: Financial oversight and accountability	Sub-theme 2.1: Financial accountability issues
	Sub-theme 2.2: Strategies for mitigating financial fraud
	Sub-theme 2.3: Audit practices
Theme 3: Resource management and allocation in schools	Sub-theme 3.1: Limited resources
	Sub-theme 3.2: Prioritisation of needs

	Sub-theme 3.3: Resource monitoring
Theme 4: Financial risk management and compliance	Sub-theme 4.1: Risk management framework
	Sub-theme 4.2: Compliance with policies
	Sub-theme 4.3: Strengthening financial policies
Theme 5: Training and leadership	Sub-theme 5.1: Role of training
	Sub-theme 5.2: Enhancing training programs
	Sub-theme 5.3: Leadership collaboration
	Sub-theme 5.4: Building resilience
Theme 6: Community and stakeholder engagement	Sub-theme 6.1: Parental involvement
	Sub-theme 6.2: Stakeholder engagement
	Sub-theme 6.3: Community engagement

4.4.1 Theme 1: Budget

The COVID-19 pandemic imposed unprecedented financial challenges on schools, necessitating robust budget management strategies. Schools had to navigate reduced income streams and increased expenditures, particularly for health and safety measures. This theme explores how schools managed these challenges through effective budgeting techniques and adaptive financial planning.

Sub-Theme 1.1: Budgetary constraints

Participants consistently identified budgetary constraints as a significant challenge in managing school operations during the pandemic. The dual impact of a sharp decline in school fee income and escalating operational costs placed considerable strain on the financial stability of Section 21 schools. Many parents experienced economic

hardships due to job losses, resulting in reduced fee collections. Simultaneously, schools were required to fund new expenses, including personal protective equipment (PPE), sanitisation measures, and the technological adaptations needed to support remote learning. This combination of diminished revenue and increased costs severely disrupted schools' ability to maintain normal operations.

The financial pressures caused by this situation were widely felt across the participant schools. The Principal of School E highlighted this dual challenge: *"The pandemic significantly impacted our school's budget, especially in terms of increased costs and reduced income"* (Principal, School E). This comment reflects the broader reality that schools were forced to absorb new, unforeseen costs while grappling with declining resources.

The steep reduction in school fee revenue emerged as a common theme across the interviews. The SGB Treasurer of School A explained the impact of this revenue loss: *"Parents couldn't pay fees because many lost their jobs, which created financial gaps"* (SGB Treasurer, School A). The inability of families to contribute financially left schools with limited flexibility to cover operational costs or invest in necessary health and safety measures.

As a result, schools were compelled to reallocate limited resources toward the most urgent needs. The Principal of School C described this difficult balancing act: *"We had to prioritise critical needs, but it was difficult with limited resources"* (Principal, School C). Leaders were faced with tough decisions about which activities to continue funding and which to defer or cancel.

Adding further strain were the significant new expenses related to health and safety requirements. The SGB Treasurer of School B illustrated this burden: *"Our budgets were stretched thin due to PPE and sanitisation costs"* (SGB Treasurer, School B). With health measures being an operational imperative, schools were forced to divert funds from other areas to meet these requirements.

Collectively, these insights reveal that budgetary constraints severely compromised schools' ability to operate effectively. The pandemic disrupted established financial

planning and forced leaders to adopt short-term, reactive approaches to maintain basic services.

Discussion

The experiences reported by participants align with existing literature on the financial vulnerabilities of educational institutions during crises. As Salmi (2020) argues, emergencies such as the COVID-19 pandemic tend to expose and amplify weaknesses in financial management systems, particularly within under-resourced contexts such as Section 21 schools. The reported decline in school fee revenue mirrors global trends, where economic downturns reduce household capacity to contribute to education (Schleicher, 2020). For schools that rely heavily on parental contributions, such shocks result in immediate and severe fiscal instability.

The increased spending on health-related measures aligns with Mestry's (2020) emphasis on the need for contingency planning in school budgets. Schools lacking contingency reserves were forced to divert essential funds and make difficult trade-offs between competing priorities. Furthermore, the challenges described by participants underline the broader issue of financial unpreparedness in the sector. Sepuru and Mohlakwana (2020) advocate for stronger financial planning and risk management frameworks which is a view clearly validated by the schools' struggles to respond to pandemic-related shocks. The participant accounts confirm the need for more resilient financial systems, including robust contingency funds and flexible budgeting mechanisms, to enhance schools' ability to withstand future crises.

In sum, budgetary constraints emerged as a powerful disruptor of school operations during the pandemic. The findings highlight an urgent need for policy reforms and capacity-building initiatives that will enable Section 21 schools to develop more resilient, adaptive, and sustainable financial governance practices moving forward.

Sub-Theme 1.2: Effective budgeting techniques

Participants emphasised the importance of effective budgeting techniques in managing limited financial resources during the pandemic. Most participants noted

that revising budgets to prioritise essential needs, such as health and safety, was a key strategy. Schools utilised incremental budgeting, zero-based budgeting, or a combination of both to align expenditures with emerging demands while maintaining transparency.

The responses reveal the dynamic nature of budgeting during the pandemic, highlighting the adaptability of school leadership in financial decision-making. The Principal of School C noted the necessity of revising budgets multiple times, reflecting the evolving priorities imposed by the pandemic. *"We had to revise our budget several times to ensure funds were directed towards PPE and sanitisation"* (Principal, School C).

This aligns with the sentiment expressed by the SGB Treasurer of School A, who emphasised the utility of incremental budgeting in maintaining continuity while addressing immediate needs. *"Incremental budgeting helped us build on the previous year's allocations while adapting to current needs"* (SGB Treasurer, School A). The focus on prioritising safety measures, as noted by the Principal of School D, highlights the leadership's commitment to ensuring a safe learning environment. *"We prioritised spending on safety measures over non-essential projects"* (Principal, School D).

The adoption of zero-based budgeting, as described by the SGB Treasurer of School B, illustrates how schools sought to optimise resource allocation by justifying each expenditure. *"Zero-based budgeting allowed us to justify every expenditure, ensuring no resources were wasted"* (SGB Treasurer, School B).

Collectively, these responses demonstrate that effective budgeting techniques were essential for mitigating the financial impact of the pandemic.

Discussion

These findings align with the principles of financial management discussed by Mestry (2020), who emphasised the importance of adaptive budgeting techniques in crisis situations. Incremental and zero-based budgeting have been widely recognised as effective strategies for balancing continuity and responsiveness, as highlighted by

Schleicher (2020). The prioritisation of safety measures reflects Salmi's (2020) argument that health-related expenditures should take precedence in educational finance during emergencies. By ensuring that budgets were revised to address emerging priorities, school leadership demonstrated adherence to sound financial principles, reinforcing the relevance of these techniques in ensuring quality education amidst crises.

Sub-Theme 1.3: Adapting to emergency expenditures

Participants consistently highlighted that adapting to unforeseen emergency expenditures posed a significant challenge during the pandemic. Schools were forced to demonstrate flexibility in their financial planning as they reallocated existing budgets to cover critical needs such as PPE, sanitisation supplies, and remote learning infrastructure. However, this process often disrupted long-term financial planning and undermined the sustainability of routine school operations.

The financial strain caused by emergency spending required school leaders to make difficult trade-offs. The Principal of School E described this reality clearly: *"We had to divert funds from planned projects to cover emergency needs"* (Principal, School E). This quote illustrates how funds initially allocated to developmental initiatives were redirected towards short-term necessities, often delaying or suspending important projects.

One major factor limiting schools' ability to respond effectively was the absence of designated contingency funds. The SGB Treasurer of School B stated, *"The lack of contingency funds made it difficult to respond quickly to new demands"* This lack of financial buffers forced schools into reactive budgeting, compromising their ability to plan proactively or absorb unexpected costs.

Another layer of complexity was the frequent need to revise financial plans in response to shifting priorities. The Principal of School D noted, *"Our financial plans had to be revised repeatedly to meet changing priorities"* (Principal, School D). The dynamic and evolving nature of the pandemic meant that schools could not rely on static budgets; instead, financial governance required agility and ongoing adjustments.

The cumulative effect of these emergency expenditures severely impacted the schools' capacity to maintain routine operations. The SGB Treasurer of School C reflected on this strain: *"Emergency expenditures left us with limited resources for regular school operations"* (SGB Treasurer, School C). This experience highlights that while schools successfully adapted to immediate needs, it came at the expense of other essential services and long-term stability.

Discussion

These findings are consistent with the literature on financial resilience in education during crises. Du Plessis (2020) emphasises the importance of contingency planning and building financial reserves to manage unexpected expenditures. The participants' experiences clearly illustrate the dangers of insufficient contingency funds, as highlighted by Mestry (2020), who warns that the absence of such planning forces schools into inefficient, reactive financial practices.

Furthermore, the tension between short-term crisis spending and the maintenance of regular operations echoes Kuhfeld et al.'s (2020) findings regarding the difficult financial trade-offs schools face during emergencies. Schools in this study had to sacrifice long-term projects and routine services to prioritise health and safety, mirroring global trends documented during the pandemic.

The repeated revision of budgets reflects the importance of adopting flexible financial management approaches, as advocated by Salmi (2020). However, the participants' accounts also highlight a systemic gap in financial preparedness within the primary school sector. Without robust risk assessment frameworks and pre-planned emergency protocols, schools struggled to balance immediate response with ongoing operational needs.

Overall, the findings validate the need for more proactive and resilient financial governance in Section 21 schools. Enhancing contingency planning, establishing emergency funds, and embedding flexibility into financial systems would strengthen schools' capacity to withstand future crises without undermining their core educational functions.

Sub-Theme 1.4: Exploring alternative funding sources

Participants reported that exploring alternative funding sources was a vital strategy for addressing the severe financial shortfalls experienced during the pandemic. As traditional income streams, particularly school fees, declined, schools were compelled to identify new revenue avenues to sustain essential operations and support educational quality. Participants consistently noted that securing partnerships with local businesses, engaging in virtual fundraising activities, and applying for grants were key methods used to supplement dwindling resources.

The pursuit of partnerships with local businesses emerged as an important approach to alleviate resource constraints. The Principal of School B explained that local businesses were often willing to support community schools during crises, stating, *"Partnering with local businesses can help schools generate additional resources and ease financial constraints"* (Principal, School B). These collaborations provided much-needed financial and in-kind support, which helped schools maintain critical services.

In addition to partnerships, many schools turned to innovative fundraising strategies, particularly virtual events. The SGB Treasurer of School E highlighted how technology-enabled fundraising helped maintain revenue streams during a period of social restrictions: *"Virtual fundraising events provide opportunities to raise funds while adhering to safety protocols"* (SGB Treasurer, School E). These events allowed schools to engage with their communities and raise funds in a safe and accessible manner.

Securing external grant funding also played a key role in helping schools cover urgent expenditures, especially for pandemic-related needs. The Principal of School C described the importance of such funding for critical areas such as health and technology: *"Applying for grants and external funding can help cover essential expenditures like PPE and digital tools"* (Principal, School C). This reflects a shift towards more proactive and outward-looking financial strategies during the pandemic.

Participants stressed the broader importance of diversifying income streams to enhance financial resilience. The SGB Treasurer of School A noted that adopting a

more diversified approach to revenue generation was now considered a best practice in school financial management. This strategic focus on diversification was seen as essential to reducing reliance on any single income source and improving schools' capacity to weather future financial disruptions.

Together, these insights demonstrate that exploring alternative funding sources provided schools with a critical buffer against the financial shocks of the pandemic and offered a pathway toward greater financial sustainability.

Discussion

The findings align with literature as Ngcobo, Marimuthu and Stainbank (2024) note the strategic importance of diversifying revenue sources to reduce organisational vulnerability and enhance adaptability. The shift towards partnerships with local businesses and community organisations mirrors the recommendations of Sebidi (2023), who advocates for schools to cultivate external networks as part of sound financial governance. Such partnerships not only provided material support during the pandemic but also fostered stronger community-school relationships that may yield longer-term benefits.

The adoption of virtual fundraising reflects emerging trends in financial sustainability, as discussed by Schleicher (2020), who argues that educational institutions must leverage digital tools to broaden their donor base and adapt to changing social conditions. The use of virtual platforms during the pandemic enabled schools to maintain community engagement while respecting public health guidelines, demonstrating flexibility and innovation in resource mobilisation.

Additionally, the emphasis on grant-seeking behaviour illustrates a growing recognition among school leaders of the value of external funding in supplementing traditional income streams. This aligns with research by Mestry (2020), who highlights the critical role of external funding in supporting under-resourced schools during emergencies.

Importantly, the participants' collective emphasis on income diversification reinforces Salmi's (2020) argument that building financial resilience in education requires moving beyond reliance on narrow funding channels. By broadening their revenue base, schools can reduce their susceptibility to future crises and support the delivery of quality education under uncertain conditions.

Overall, these findings suggest that developing alternative funding strategies should be institutionalised as part of long-term financial planning in Section 21 schools. Proactively building community partnerships, institutionalising virtual fundraising, and enhancing grant-seeking capacity can help schools create more stable and resilient financial foundations.

4.4.2 Theme 2: Financial oversight and accountability

During the COVID-19 pandemic, schools faced significant challenges in maintaining financial oversight and accountability. The urgency to respond to pandemic-related needs often led to rushed decision-making, which occasionally compromised adherence to financial protocols. This theme explores the difficulties encountered in monitoring expenditures, avoiding misappropriation, and maintaining detailed documentation under heightened operational pressures.

Sub-theme 2.1: Financial accountability issues

Financial accountability emerged as a recurring concern during the pandemic, with most participants identifying difficulties in maintaining transparency and ensuring proper oversight of funds. The urgency to respond to pandemic-related needs often led to rushed decision-making, which occasionally compromised adherence to financial protocols. Participants emphasised the challenges of monitoring expenditures, avoiding misappropriation, and maintaining detailed documentation under heightened operational pressures.

Participants highlighted several key challenges related to financial accountability. One significant issue was the strain on staff capacity, which hampered accurate record-keeping. The Principal of School D stated, "*It was challenging to ensure all expenses*

were documented with our staff being stretched." This strain was exacerbated by the fact that some staff members were sick or had to work remotely, further complicating the process of maintaining detailed records.

Another critical aspect was the need for regular reviews to detect and prevent fraud. The SGB Treasurer of School E emphasised, "*We had to conduct regular reviews to minimise the likelihood of fraud, but it was not always easy.*" These reviews were essential to ensure that funds were being used appropriately and to identify any potential discrepancies.

Participants also highlighted the importance of relying on trusted vendors to avoid misappropriation. The Principal of School A indicated, "*Our reliance on trusted vendors helped avoid misappropriation during the pandemic.*" By maintaining long-standing relationships with reliable suppliers, schools were able to mitigate some of the risks associated with financial mismanagement.

However, even with these safeguards in place, limited manpower posed significant challenges to ensuring transparency in financial operations. The Principal of School B acknowledged, "*Ensuring proper accountability was critical, but limited manpower made it difficult.*" This highlights the broader issue of resource constraints that schools faced during the pandemic, affecting their ability to implement robust financial oversight measures.

Discussion

These findings align with the literature, as Mantzaris and Ngcamu (2020) noted that crises often expose gaps in governance structures. The emphasis on documentation and oversight reflects Mestry's (2020) argument that robust internal controls are critical for mitigating financial risks. Salmi (2020) highlighted the importance of transparency in financial management during emergencies, a principle echoed in participant responses. The reliance on trusted vendors aligns with research by Mlambo and Masuku (2020), who advocated for stringent supply chain management as a means of reducing financial mismanagement. Overall, the findings emphasise the need for enhanced training and systems to strengthen accountability during crises.

Sub-theme 2.2: Strategies for mitigating financial fraud

Participants reported that implementing robust strategies to mitigate financial fraud became a top priority during the pandemic, as schools faced heightened financial pressures and operational uncertainties. The urgency to respond to emerging needs without compromising accountability prompted school leaders to strengthen internal controls and ensure transparent financial governance. Key strategies included strict adherence to financial policies, rigorous auditing practices, the use of multiple signatories, and fostering trusted procurement relationships.

One of the most consistently emphasised practices was the use of multiple signatories on financial transactions. Participants explained that this measure was vital to prevent individual misuse of funds and to maintain collective oversight over all expenditures. The Principal of School A explained this approach: *"We ensured that all transactions were authorised by multiple signatories to prevent misuse"* (Principal, School A). This practice served as a safeguard, ensuring that no single individual could independently authorise payments, thereby significantly reducing the risk of fraud.

In addition to multiple signatories, participants highlighted the critical role of regular audits in detecting and addressing financial discrepancies. These audits, conducted both internally and externally, provided an essential layer of oversight, allowing schools to verify the accuracy of financial records and strengthen accountability processes. The SGB Treasurer of School E remarked: *"Regular audits helped us identify and address discrepancies early on"* (SGB Treasurer, School E). Timely audits enabled schools to correct errors promptly and maintain stakeholder confidence in their financial management practices.

Transparency in decision-making was also viewed as a vital strategy for promoting trust and discouraging mismanagement. Participants noted that maintaining open lines of communication regarding financial decisions helped foster a culture of accountability. The SGB Treasurer of School C stated: *"Transparency in decision-making ensured that everyone was aware of how funds were being used"* (SGB Treasurer, School C). Ensuring that stakeholders, including the broader school

community, were kept informed reduced the likelihood of misuse and built collective ownership of financial governance.

Lastly, reliance on trusted vendors was identified as an important risk-mitigation measure, particularly in procurement processes. Given the urgency of securing critical supplies such as PPE, schools prioritised working with vendors who had a proven track record of reliability and ethical business practices. The Principal of School D noted that this strategy helped reduce procurement-related risks during a period of heightened vulnerability. By maintaining relationships with trusted suppliers, schools were able to minimise exposure to fraudulent or exploitative transactions.

Together, these strategies demonstrate a proactive and multi-layered approach to maintaining financial integrity during the pandemic. By combining policy adherence, strengthened internal controls, transparent communication, and ethical procurement, schools sought to ensure that financial risks were effectively managed despite the challenging circumstances.

Discussion

The findings strongly align with the literature on financial risk mitigation in educational settings. As noted by Mantzaris and Ngcamu (2020), crises often expose vulnerabilities in governance structures, indicating the importance of robust internal controls. The participants' emphasis on using multiple signatories reflects widely accepted best practices in financial governance, as highlighted by Mestry (2020), who advocates for collaborative oversight to prevent individual abuse of financial authority.

Furthermore, the central role of regular audits in safeguarding financial accountability is well supported by existing research. Audits not only detect discrepancies but also reinforce a culture of transparency and compliance, contributing to the long-term financial health of the institution (Mestry, 2020). In the context of a crisis, such practices become even more critical to maintaining public trust and organisational integrity.

The strong emphasis on transparency and open communication resonates with findings by Mlambo and Masuku (2020), who argue that transparent financial governance is essential for fostering stakeholder trust and reducing opportunities for mismanagement. During the pandemic, when financial decisions were made under extreme pressure, ensuring transparency was vital to maintaining community confidence in the school's leadership.

The participants' focus on building and maintaining relationships with trusted vendors aligns with broader recommendations for ethical supply chain management (Mlambo & Masuku, 2020). Ethical procurement practices are particularly important during emergencies, when the risk of fraudulent or exploitative behaviour in supply chains tends to increase.

Overall, these findings suggest that Section 21 schools demonstrated commendable efforts to uphold financial integrity during the pandemic. However, the experience also highlights the importance of institutionalising these risk mitigation strategies as permanent features of school governance, rather than temporary crisis responses. By embedding strong internal controls, transparency, and ethical procurement practices into their ongoing financial management frameworks, schools can strengthen their resilience and ensure that financial integrity is maintained even under future challenges.

Sub-theme 2.3: Audit practices

Audit practices were consistently highlighted by participants as a vital mechanism for safeguarding financial integrity during the pandemic. The sudden emergence of new financial pressures and emergency expenditures placed schools at greater risk of mismanagement, making regular audits an essential part of their governance response. Participants noted that both internal and external audits were used to verify the accuracy of financial records, detect potential discrepancies, and enhance accountability. They also stressed the importance of conducting audits in a timely manner to ensure responsiveness to evolving financial risks.

One key function of audits reported by participants was their role in identifying instances of resource mismanagement or inefficiencies. The Principal of School D explained that regular audits enabled leadership to monitor the use of funds and take corrective action where needed: *"Regular audits helped us identify areas where resources were being mismanaged"* (Principal, School D). This demonstrates how audits served not only as a compliance tool but also as a practical method for improving resource allocation.

In addition to identifying mismanagement, participants emphasised the value of external audits in fostering transparency and building trust with stakeholders. The SGB Treasurer of School E highlighted this benefit, noting that external reviews provided an impartial assessment of the school's financial management, thereby enhancing credibility with both internal and external audiences. External audits also reassured funders and community members that resources were being used appropriately.

The importance of frequent and timely audits was another recurring theme. The Principal of School B highlighted this point by stating: *"We conducted quarterly audits to ensure that all transactions were properly documented"* (Principal, School B). Conducting quarterly rather than annual audits enabled schools to respond more quickly to any discrepancies or emerging risks, thereby strengthening their ability to maintain financial control in a dynamic and uncertain environment.

Together, these insights illustrate how schools relied on proactive and systematic audit practices to ensure that their financial operations remained transparent, accurate, and compliant with policies, even under the exceptional pressures of the pandemic.

Discussion

The participants' experiences underline the critical role that audit practices play in promoting financial accountability and transparency, particularly during times of crisis. As Mantzaris and Ngcamu (2020) argue, robust audit mechanisms are essential in safeguarding public resources and ensuring that governance structures remain credible under pressure. The schools' commitment to regular internal and external

audits reflects an understanding of this principle and an effort to uphold high standards of financial management.

The emphasis on the proactive use of audits aligns with Sepuru and Mohlakwana's (2020) view that timely and systematic reviews of financial records enhance organisational efficiency and responsiveness. In rapidly changing circumstances, such as those presented by the COVID-19 pandemic, quarterly audits, as practiced by the schools in this study, proved especially valuable for maintaining an accurate and up-to-date understanding of financial performance.

The recognition of external audits as a trust-building tool resonates with Mestry's (2020) emphasis on the importance of transparency in educational governance. By subjecting their financial records to external scrutiny, schools not only demonstrated their commitment to ethical management but also reassured stakeholders that public funds were being used responsibly.

Collectively, these findings reinforce the view that audits should not be treated as a mere compliance exercise but as an integral component of strategic financial management. Embedding frequent and transparent audit practices into the regular governance cycle enables schools to strengthen financial controls, foster stakeholder trust, and enhance their resilience in the face of future crises.

4.4.3 Theme 3: Resource management and allocation in schools

Effective resource management and allocation are crucial for maintaining educational quality, especially during crises such as the COVID-19 pandemic. Schools had to navigate limited funding, staff shortages, and inadequate infrastructure while ensuring continuity of education. This theme explores how schools managed these challenges and the impact of resource limitations on their financial management and operational strategies.

Sub-theme 3.1: Limited resources

Resource scarcity emerged as a central challenge affecting all aspects of financial management during the pandemic. Participants reported that inadequate funding, staff shortages, and limited infrastructure not only hampered their ability to implement effective financial practices but also forced difficult trade-offs between meeting immediate needs and pursuing longer-term development goals. The COVID-19 crisis significantly intensified these constraints, placing additional strain on already limited resources.

One of the most pressing concerns identified by participants was the challenge of managing essential expenditures within highly constrained budgets. Many schools faced a surge in unexpected costs, particularly for PPE, cleaning supplies, and remote learning tools, while simultaneously experiencing a decline in fee-based income. The SGB Treasurer of School C described the extreme pressures this created: *"We had to stretch every rand to cover basic needs like PPE and cleaning supplies"* (SGB Treasurer, School C). This reflects the difficult balancing act schools faced, where meeting urgent health and safety requirements often meant sacrificing other important priorities.

In addition to financial constraints, staff shortages further compounded operational difficulties. The pandemic resulted in increased staff absenteeism due to illness and isolation requirements, while budget limitations restricted the ability to hire temporary replacements. The Principal of School B explained the consequences of these shortages: *"Staff shortages meant we had to handle multiple roles, which delayed financial processes"* (Principal, School B). As a result, principals and SGB members were often forced to assume multiple responsibilities, which impaired the efficiency and accuracy of financial operations.

Infrastructure limitations presented another significant barrier to effective financial and operational management. The shift to remote and hybrid learning exposed long-standing inadequacies in school infrastructure, particularly with respect to technology and internet access. The Principal of School A reflected on this challenge: *"Our infrastructure was not equipped to handle the demands of remote learning"* (Principal,

School A). Similarly, the SGB Treasurer of School D reported that even when remote learning was possible, funding constraints limited the ability to support it effectively: *"The lack of funds for technology made it difficult to support online teaching"* (SGB Treasurer, School D). These limitations not only compromised educational delivery but also diverted scarce resources away from broader financial governance needs.

Overall, the pandemic magnified the structural resource deficits faced by Section 21 schools. Participants consistently described a financial environment in which they were forced to prioritise immediate survival over strategic planning, limiting their capacity to build the resilience required for long-term sustainability.

Discussion

The issue of limited resources described by participants echoes the findings of Gustafsson and Deliwe (2020), who highlighted that underfunded schools are particularly vulnerable during crises. The inability to maintain a balance between meeting immediate needs and investing in longer-term priorities reflects broader patterns of inequality in educational funding, particularly in contexts such as South Africa's public school system.

Participants' emphasis on maximising limited budgets aligns with the resource allocation strategies recommended by Schleicher (2020), who advocates for a strategic and prioritised approach to resource use during periods of uncertainty. However, the accounts also highlight that without structural support or additional funding, even the most careful financial planning cannot fully compensate for systemic under-resourcing.

The pandemic also exposed significant digital divides, consistent with findings by World Bank, UNESCO, and UNICEF (2021). Many schools lacked the necessary infrastructure to support remote learning, which not only affected teaching and learning outcomes but also consumed scarce financial resources as schools attempted to bridge these gaps reactively.

The broader implications of these findings point to the need for more proactive and sustained investment in school infrastructure and human resources, particularly in Section 21 schools serving vulnerable communities. As Mestry (2020) notes, developing financial resilience requires investment in both physical and organisational capacity. Without such investment, schools will remain trapped in a reactive cycle, unable to implement forward-looking financial management practices or effectively adapt to future crises.

While participants demonstrated remarkable adaptability under challenging circumstances, their experiences indicate the need for systemic reform and targeted support to strengthen the capacity of schools to manage both financial and operational risks more effectively in the future.

Sub-theme 3.2: Prioritisation of needs

During the pandemic, the ability to prioritise needs emerged as an essential strategy in managing limited resources effectively. Participants reported that resource scarcity, combined with rapidly evolving demands, required school leadership to engage in constant decision-making regarding which expenditures were most critical. This process involved balancing urgent health and safety requirements with ongoing educational objectives, while ensuring that available resources were directed where they would have the greatest impact.

Participants consistently emphasised that health and safety measures were prioritised first, as protecting the school community was seen as the foundation for maintaining any form of educational continuity. The Principal of School C reflected this sentiment: *"We had to prioritise PPE and sanitisation over less urgent expenses to ensure the safety of everyone"* (Principal, School C). This indicates how pandemic-specific expenditures took precedence, even when it meant delaying or reducing spending on other important initiatives.

In addition to focusing on safety, participants also stressed the importance of sustaining core services such as teacher salaries and infrastructure maintenance. The SGB Treasurer of School D explained this priority: *"Our focus was on maintaining*

essential services like teacher salaries and infrastructure" (SGB Treasurer, School D). Maintaining the operational capacity of the school was viewed as critical, particularly to support staff morale and ensure that education could continue in any format.

At the same time, participants demonstrated an awareness of the need to align financial decisions with educational goals and learner outcomes. The Principal of School E articulated this approach: *"We made decisions based on what would have the most immediate impact on learners' well-being"* (Principal, School E). This highlights the strategic thinking involved in resource allocation, with leaders carefully weighing the trade-offs between competing demands to ensure that students' needs remained at the centre of decision-making.

The process of prioritisation required ongoing flexibility and responsiveness. Participants described continuously reassessing their budgets in light of changing circumstances, with an emphasis on protecting the most vital aspects of school operations while navigating severe financial constraints.

Discussion

The emphasis on prioritisation in participants' accounts aligns with the findings of Mestry (2020), who argues that financial decision-making must remain closely aligned with organisational goals during times of crisis. The ability of school leaders to maintain this alignment, even under considerable pressure, reflects a commendable commitment to preserving educational quality.

The focus on health and safety expenditures is consistent with Schleicher's (2020) argument that protecting the well-being of students and staff is a prerequisite for sustaining any form of education during emergencies. Participants' decisions to prioritise PPE, sanitisation, and other safety measures demonstrate adherence to this principle and a clear understanding of its importance in building trust and confidence within the school community.

Furthermore, the findings support Salmi's (2020) assertion that strategic prioritisation is a core leadership competency in educational finance. By maintaining essential

services and ensuring that resources were directed towards the most critical needs, schools were able to sustain basic operations and protect the well-being of learners and staff alike.

Participant responses also highlight a key insight: prioritisation is not a one-time exercise, but a dynamic and iterative process. In an environment of continuous uncertainty, leaders must be prepared to regularly revisit and adjust their priorities in response to emerging needs and constraints. This highlights the importance of cultivating agile and adaptive financial management practices within school governance structures, so that future crises can be navigated with similar resilience and clarity of purpose.

The ability to prioritise needs effectively enabled schools to protect their core functions during an exceptionally challenging period. Embedding this strategic mindset into everyday financial management will be critical to enhancing the long-term resilience of Section 21 schools.

Sub-theme 3.3: Resource monitoring

Resource monitoring emerged as a crucial component of financial management during the pandemic, as schools faced unprecedented pressures to ensure that every available rand and resource was utilised efficiently. Participants reported that in the face of constrained budgets and escalating demands, the ability to closely track expenditures and material resources became essential for minimising waste and ensuring that the most critical needs were met.

Participants described adopting more rigorous monitoring practices in response to the challenges posed by COVID-19. The need to manage unpredictable expenditures and prevent overspending led to a heightened focus on daily tracking of financial transactions. The Principal of School C explained this approach: *"We ensured all expenditures were tracked daily to avoid overspending"* (Principal, School C). This level of vigilance reflects an intensified commitment to financial discipline and accountability, ensuring that resources were not depleted prematurely in an uncertain financial environment.

Alongside financial monitoring, participants also highlighted the importance of systematic inventory control - particularly for essential supplies such as PPE and cleaning materials. The SGB Treasurer of School B noted: *"Regular inventory checks helped us monitor the use of PPE and other supplies"* (SGB Treasurer, School B). With pandemic-related supplies becoming both critical and costly, these checks served to safeguard against wastage and ensure that materials remained available to meet ongoing health and safety requirements.

In addition to daily financial tracking and inventory management, participants emphasised the need for structured reviews of resource allocation at regular intervals. This allowed school leadership to adapt their spending and resource distribution to evolving needs. The Principal of School D described this proactive practice: *"We implemented a system to review resource allocation monthly and adjust as needed"* (Principal, School D). Such monthly reviews enabled schools to respond flexibly to shifting priorities and emerging demands, supporting more effective and strategic use of resources.

Collectively, these practices reveal that schools not only recognised the importance of monitoring but also invested significant effort in institutionalising resource tracking processes. In doing so, they sought to maximise value for money and preserve their ability to deliver core educational services under constrained conditions.

Discussion

The emphasis placed on rigorous resource monitoring by participants aligns strongly with the findings of Mestry (2020), who calls for the need for robust systems to track both financial and material assets to prevent mismanagement. The experiences reported by schools suggest that without such monitoring mechanisms in place, the rapid and unplanned expenditures necessitated by the pandemic could easily have led to financial inefficiencies or losses.

The implementation of regular review cycles and adaptive allocation processes reflects the principles of continuous improvement advocated by Salmi (2020). In an environment of uncertainty and flux, the ability to continually reassess priorities and

adjust resource allocation was vital to maintaining both operational effectiveness and financial control.

Participants' proactive monitoring efforts also align with the OECD's (2021) recommendations for enhancing transparency and accountability in educational finance. By implementing structured systems for daily tracking, inventory checks, and periodic reviews, schools demonstrated a commitment to not only preventing waste but also fostering trust among stakeholders regarding how public funds and resources were being used.

Finally, the findings highlight an important lesson for future financial governance: resource monitoring should not be treated as a reactive crisis measure, but rather as an embedded and ongoing component of effective school management. Institutionalising these practices will position schools to manage both everyday operations and future disruptions with greater efficiency and resilience.

The experiences of participants illustrate that structured resource monitoring was not only critical for navigating the pandemic but also provides a foundation for building stronger and more accountable financial management practices in Section 21 schools moving forward.

4.4.4 Theme 4: Financial risk management and compliance

Effective financial risk management and compliance are essential for maintaining financial stability and ensuring accountability in educational institutions. During the COVID-19 pandemic, schools faced unprecedented financial uncertainties, making robust risk management frameworks and strict adherence to financial policies more critical than ever. This theme explores how schools navigated these challenges through structured risk management practices and compliance with financial policies.

Sub-theme 4.1: Risk management framework

Participants reported that establishing effective risk management frameworks was a critical factor in maintaining financial stability during the pandemic. The unprecedented

nature of COVID-19 forced schools to confront a wide range of financial uncertainties, from sudden new expenditures to heightened risks of fraud and resource misallocation. In response, many schools adopted structured approaches to identify, assess, and manage risks, which helped them remain resilient amidst the crisis.

A key strategy cited by participants was the use of regular risk assessments to identify emerging financial vulnerabilities. By conducting these assessments, school leadership was able to maintain visibility over potential threats and plan interventions accordingly. The SGB Treasurer of School C reflected this proactive mindset: *"We conducted regular risk assessments to identify potential financial vulnerabilities"* (SGB Treasurer, School C). Through this approach, schools strengthened their ability to anticipate challenges and mitigate their impact before they could escalate.

Beyond identifying risks, having a formal risk management plan in place proved invaluable in enabling schools to respond to unforeseen demands. The Principal of School A explained how such a plan provided a structured response mechanism: *"A risk management plan helped us address unexpected expenses like PPE and sanitisation"* (Principal, School A). In the absence of pre-existing frameworks, these emergency expenditures might have caused severe financial disruption. The presence of a plan allowed leadership to reallocate resources quickly and transparently.

The ability to both anticipate and mitigate risks was seen as central to maintaining overall financial stability during the pandemic. The Principal of School D articulated this clearly: *"Our ability to anticipate and mitigate risks was essential to maintaining financial stability"* (Principal, School D). This highlights that risk management was not treated as an afterthought, but as a proactive process integral to day-to-day financial governance.

Participants also highlighted the value of formal risk registers in providing a systematic way to track and manage risks over time. The SGB Treasurer of School E described this approach: *"We implemented a risk register to track and manage potential financial threats"* (SGB Treasurer, School E). Such tools ensured that leadership maintained an updated and comprehensive understanding of their risk environment, thereby enabling more effective decision-making.

These insights indicate that participants viewed risk management as a dynamic and ongoing process, one that allowed them to maintain operational continuity and financial integrity in the face of extraordinary challenges.

Discussion

The experiences of participants strongly reinforce the importance of embedding structured risk management frameworks within school governance practices. As Salmi (2020) argues, educational institutions that lack proactive risk management capacity are particularly vulnerable during crises. The participants' consistent emphasis on regular risk assessments supports this view, demonstrating how a structured understanding of vulnerabilities enables more effective responses.

The use of formal risk management plans, as described by participants, aligns with best practices highlighted by Mestry (2020), who advocates for advance planning and scenario modelling as essential components of sound financial governance. The pandemic brought forward the reality that risks are not always predictable, therefore, schools must maintain flexible and responsive planning processes that allow for rapid adaptation.

The implementation of risk registers further aligns with Tsharane and Bussin's (2022) recommendations for enhancing the systematic monitoring of financial risks. By institutionalising tools such as risk registers, schools move beyond reactive crisis management and toward a more mature model of governance - one in which risks are continuously tracked, evaluated, and addressed as part of routine leadership processes.

A particularly valuable insight emerging from the participant accounts is that risk management is not simply about protecting financial assets; it is also about safeguarding the school's ability to deliver its core educational mission. Through strong risk governance, schools were able to ensure that sudden financial shocks did not compromise their capacity to provide a safe and supportive learning environment.

In sum, the findings suggest that embedding robust risk management practices should become a permanent feature of financial governance in Section 21 schools. The capacity to anticipate, monitor, and address risks will be increasingly essential, not only to navigate future crises but also to promote long-term financial resilience and educational excellence.

Sub-theme 4.2: Compliance with policies

Participants consistently highlighted that strict adherence to financial policies was a cornerstone of sound financial governance during the pandemic. With schools facing heightened financial pressures and rapid changes in expenditure patterns, maintaining compliance with established policies became even more important to ensure that accountability, transparency, and consistency were preserved. Participants reported that compliance with policies guided expenditure approvals, procurement processes, and record-keeping, helping schools manage resources responsibly under challenging circumstances.

One method through which financial policies supported good governance was by fostering transparency in all financial activities. The Principal of School A described this commitment: *"We followed our financial policy strictly to ensure all transactions were above board"* (Principal, School A). This reflects the understanding that financial policies provide not only operational guidance but also a framework for maintaining the integrity of financial practices, especially when emergency spending can introduce risks of mismanagement.

Procurement policies were also viewed as particularly critical in safeguarding against fraud and ensuring ethical spending. The SGB Treasurer of School D emphasised the value of adhering to procurement guidelines: *"Policies on procurement helped us avoid fraudulent activities and maintain accountability"* (SGB Treasurer, School D). Given the need to procure large quantities of PPE and cleaning supplies during the pandemic, these policies were instrumental in maintaining fairness and transparency in supplier selection and contract management.

Participants also noted that compliance with policies directly contributed to effective and transparent fund allocation. The Principal of School E observed: *"Our adherence to policies ensured that funds were allocated transparently and effectively"* (Principal, School E). In a context where financial resources were limited and subject to competing demands, policies provided an essential reference point for determining priorities and ensuring that spending decisions aligned with the school's strategic objectives.

The importance of policy compliance was particularly evident during financial audits. The SGB Treasurer of School C highlighted this dimension: *"Strict compliance with financial guidelines allowed us to justify every expenditure during audits"* (SGB Treasurer, School C). With schools undergoing both internal and external audits during the pandemic, the ability to demonstrate adherence to approved policies was critical in maintaining credibility and avoiding audit findings that could damage stakeholder trust.

Taken together, these insights demonstrate that schools viewed compliance with financial policies not as a bureaucratic exercise, but as a vital enabler of good governance, transparency, and risk management especially during a period of heightened financial uncertainty.

Discussion

The findings strongly support Mantzaris and Ngcamu's (2020) argument that financial policies serve as essential tools for preventing mismanagement and promoting accountability in public sector governance. In the high-risk environment of the pandemic, the clear framework provided by policies helped schools maintain control over spending and safeguard against potential abuse.

The emphasis on procurement policy compliance aligns with Mlambo and Masuku's (2020) recommendations for strengthening supply chain oversight. The procurement of emergency supplies during the pandemic created opportunities for unethical behaviour in many public sector contexts globally, but the participants' experiences

suggest that strong adherence to procurement guidelines helped mitigate this risk in their schools.

Furthermore, the findings reflect Sepuru and Mohlakwana's (2020) emphasis on the importance of guidelines in enhancing transparency and supporting sound decision-making. By using policies as a reference point for fund allocation and expenditure tracking, schools ensured that financial decisions were both justifiable and aligned with their strategic priorities.

A particularly important insight is that policy compliance served not only as a compliance mechanism, but also as a source of reputational capital. As illustrated by participants' comments on audits, being able to demonstrate adherence to approved policies contributed directly to maintaining trust among auditors, funders, and the broader school community.

The participants' experiences reinforce that robust compliance with financial policies should be treated as a core pillar of effective governance. Ensuring that all staff and school leaders are well-trained in policy requirements and that policies themselves are clear, current, and fit for purpose will be critical to sustaining transparency and accountability in Section 21 schools, both during future crises and in normal operations.

Sub-theme 4.3: Strengthening financial policies

The pandemic highlighted gaps and limitations in existing financial policies, prompting participants to stress the urgent need for strengthened and more adaptable policy frameworks to guide financial decision-making during crises. While established policies provided a baseline for governance, participants reported that many lacked the flexibility or clarity required to support effective responses to rapidly evolving financial demands. As a result, recommendations for policy reform focused on ensuring greater adaptability, transparency, and accountability.

A key insight shared by participants was the importance of embedding flexibility into financial policies so that schools can respond more effectively to emergencies. The

Principal of School B captured this need succinctly: *"We need financial policies that are flexible enough to address emergency situations like the pandemic"* (Principal, School B). The experience of COVID-19 demonstrated that rigid policies could hinder rapid responses, particularly when schools are faced with sudden demands for unplanned expenditures.

Participants also identified procurement policies as an area requiring improvement. The SGB Treasurer of School E stressed the need to revise procurement guidelines to ensure both transparency and efficiency under crisis conditions: *"Procurement guidelines must be revised to ensure transparency and efficiency during crises"* (SGB Treasurer, School E). With schools under pressure to secure essential supplies quickly, policies that balance speed with accountability are essential to minimise the risk of mismanagement while enabling timely procurement.

Another important concern was the lack of clear guidance on the use of emergency funds. Participants noted that existing policies often lacked specific provisions on how to manage and deploy emergency resources. The Principal of School D reflected on this gap: *"Clearer policies on emergency fund utilisation would have helped us respond faster"* (Principal, School D). Without well-defined protocols, schools struggled to make quick, defensible decisions regarding the use of limited funds during the pandemic.

Finally, participants advocated for regular reviews of financial policies to ensure that they remain relevant and responsive to changing circumstances. The SGB Treasurer of School A articulated this need: *"Financial policies should mandate regular reviews to adapt to changing circumstances"* (SGB Treasurer, School A). As the pandemic demonstrated, financial risks and operational priorities can shift rapidly; policies must therefore be subject to ongoing evaluation and revision to support effective governance.

Collectively, these recommendations reflect a recognition that static policy frameworks are insufficient in a dynamic and risk-prone environment. Strengthened, flexible, and regularly updated policies are essential to equipping schools with the tools they need to manage future financial challenges more effectively.

Discussion

The participants' insights align with Mestry's (2020) assertion that robust and responsive financial policies are vital to maintaining governance standards during times of crisis. The need for policy flexibility, as emphasised by participants, reflects Schleicher's (2020) call for adaptive financial management approaches that enable rapid and accountable decision-making under emergency conditions.

The focus on improving procurement guidelines further supports the work of Mlambo and Masuku (2020), who advocate for stronger and more transparent procurement practices as a key safeguard against financial mismanagement. In crisis scenarios, where procurement pressures are heightened, clear and adaptable guidelines are particularly critical.

Participants' call for clear protocols on emergency fund utilisation indicates an often-overlooked dimension of financial governance. Without predefined mechanisms for managing emergency resources, schools risk delays in response and inconsistencies in decision-making. Addressing this gap would greatly enhance institutional readiness for future crises.

Finally, the emphasis on continuous policy review resonates with the recommendations of Sepuru and Mohlakwana (2020), who highlight that financial governance frameworks must evolve in response to emerging risks and contextual shifts. By institutionalising regular policy review cycles, schools can ensure that their financial management practices remain fit for purpose and resilient in the face of both foreseeable and unforeseen challenges. The findings suggest that policy reform should be prioritised as a key element of building financial resilience in Section 21 schools. Strengthened, flexible, and continuously updated policies will empower school leadership to navigate future financial uncertainties with greater agility, transparency, and accountability.

4.4.5 Theme 5: Training and leadership

Effective training and strong leadership are essential for navigating the complexities of financial management, especially during crises such as the COVID-19 pandemic. This theme explores how training programmes and collaborative leadership practices impacted the ability of school leaders to manage financial challenges and maintain educational quality. It also examines the need for continuous capacity-building and the role of collaborative leadership in enhancing financial resilience.

Sub-theme 5.1: Role of training

Participants widely acknowledged that training in financial management played a crucial role in enabling school leaders to navigate the unprecedented challenges of the COVID-19 pandemic. The sudden emergence of new risks and demands forced schools to adapt their financial practices rapidly, and targeted training helped equip both principals and SGB treasurers with the necessary skills to do so. However, despite the positive impact of training received, participants also identified notable gaps in the frequency, content, and practical focus of existing capacity-building initiatives, signalling a need for more systematic and responsive training programmes.

Participants consistently emphasised that training enhanced their ability to adapt policies and manage school finances under pressure. The SGB Treasurer of School D reflected on this: *"The training we received helped us understand how to adapt financial policies during the pandemic"* (SGB Treasurer, School D). This illustrates that workshops provided not only theoretical knowledge, but also practical guidance on applying financial governance principles in a crisis context.

The importance of targeted workshops was further reinforced by the Principal of School E, who stated: *"Workshops on budgeting and risk management were critical in guiding our decisions"* (Principal, School E). With schools facing volatile revenue streams and unforeseen expenditures, such training supported informed decision-making and strengthened financial oversight at a time of considerable uncertainty.

Despite these benefits, participants also expressed concerns regarding the infrequency of training and its insufficient alignment with evolving challenges. The SGB Treasurer of School C highlighted this gap: *"The lack of frequent training limited our ability to respond effectively to emerging challenges"* (SGB Treasurer, School C). In a dynamic and unpredictable environment, leadership required access to ongoing learning opportunities that would help them adapt to new risks and financial complexities as they arose.

Participants called for more practical and experiential learning, as opposed to training that focused heavily on compliance or theory. The Principal of School B articulated this need: *"We need more practical training sessions that address real-world financial scenarios"* (Principal, School B). Practical training would better prepare school leaders to handle complex situations such as emergency procurement, risk-based budgeting, and crisis-driven financial decision-making.

Overall, while participants recognised the value of existing training efforts, they clearly identified an opportunity to enhance the relevance, frequency, and practicality of capacity-building programmes to strengthen school-level financial resilience for future crises.

Discussion

The experiences of participants strongly reinforce the importance of training and capacity-building in supporting sound financial governance during crises. As Faku and Mulaudzi (2024) and Ndima (2022) note, effective training programmes equip school leaders with the tools needed to make informed and strategic financial decisions - a point echoed by participants who valued the role of workshops in enabling policy adaptation and risk management.

The specific emphasis on budgeting and risk management training aligns with Mestry's (2020) view that these competencies are foundational to effective financial decision-making, particularly in emergency contexts. The participants' comments confirm that targeted training in these areas directly contributed to their ability to navigate complex financial challenges during the pandemic.

However, the reported gaps in training frequency and content reflect longstanding issues identified in the literature. Sebidi (2023) argues that many traditional training programmes are too static and fail to keep pace with the dynamic realities faced by school leaders. The participants' call for more consistent and practically oriented training clearly supports the need for reform in this area.

Additionally, the expressed need for experiential learning, training grounded in real-world financial scenarios, is an important insight for future programme design. Crisis-driven financial management requires not only compliance knowledge but also leadership competencies such as strategic thinking, risk assessment, and adaptive decision-making. Training programmes must evolve to support the development of these higher-order skills.

While training played a valuable role in enabling schools to navigate the financial complexities of the pandemic, there remains significant scope for strengthening and modernising capacity-building efforts in Section 21 schools. Investing in more continuous, practical, and adaptive training programmes will be essential to enhancing financial governance resilience and preparing school leaders to manage future financial risks with greater confidence and competence.

Sub-theme 5.2: Enhancing training programs

While participants recognised the value of existing training efforts, they consistently expressed the need for improved and more targeted training programmes to better support school leaders in navigating complex financial challenges, particularly during crises. The experience of the COVID-19 pandemic exposed limitations in current capacity-building initiatives, with many participants identifying gaps in both content relevance and training frequency. Recommendations for enhancement included introducing crisis management training, financial risk assessment workshops, and more practical, scenario-based learning formats.

A key theme was the importance of grounding training in real-world financial scenarios to better prepare school leaders for future emergencies. The Principal of School A highlighted this need: *"Training sessions should focus on real-world scenarios to*

prepare us for emergencies" (Principal, School A). This reflects the recognition that abstract theoretical training alone is insufficient, the school leaders require hands-on learning experiences that mirror the types of decisions and trade-offs they must make in practice.

Participants also called for a greater focus on financial risk management. The pandemic emphasised the need for leaders to understand how to assess, mitigate, and manage financial risks proactively. The SGB Treasurer of School C stressed this point: *"Workshops on financial risk management would have helped us handle the pandemic better"* (SGB Treasurer, School C). Without this specialised training, school leaders may lack the tools needed to anticipate risks or respond effectively to financial uncertainty.

Another important insight was the need for ongoing, continuous training programmes, rather than isolated workshops. The Principal of School D explained: *"We need ongoing training programs, not just one-off workshop"* (Principal, School D). Given the dynamic nature of financial governance and the evolving risk landscape, continuous capacity-building ensures that school leaders stay current with emerging best practices and regulatory changes.

Participants stressed the importance of inclusive training approaches that engage all key stakeholders. The SGB Treasurer of School E observed: *"Capacity-building initiatives should include both principals and SGB members to ensure alignment"* (SGB Treasurer, School E). When both leadership and governing body members are trained together, this promotes a shared understanding of financial governance principles and fosters stronger collaboration in decision-making processes.

These findings reflect a clear demand for modernised, practical, and inclusive training programmes that will enable school leaders and SGB members to build resilience and agility in their financial governance practices.

Discussion

The participants' emphasis on enhancing training programmes aligns strongly with Ngema et al. (2024) and Mlakalaka and Rulashe's (2024) argument that tailored capacity-building is essential to effective educational leadership. The call for scenario-based learning reflects Mestry's (2020) emphasis on experiential training, an approach that equips leaders to apply financial principles in practical, real-life situations, rather than relying solely on theoretical knowledge.

The desire for ongoing training aligns with Sebidi's (2023) view that continuous learning is a cornerstone of effective governance. As financial risks and regulatory frameworks evolve, so too must the knowledge and skills of school leaders. One-off training workshops are insufficient; instead, capacity-building must be institutionalised as a long-term process.

Additionally, the call for inclusive training resonates with contemporary models of distributed leadership, where financial governance is seen as a shared responsibility between school management and the governing body. When principals and SGB members are trained together, this not only enhances alignment but also improves communication and trust, both of which are critical to sound financial decision-making.

In conclusion, enhancing training programmes offers a high-impact opportunity for improving financial governance in Section 21 schools. By investing in practical, continuous, and inclusive capacity-building initiatives, schools can equip their leaders with the skills and confidence needed to manage future financial crises with greater agility and effectiveness. Embedding these practices now will help ensure that the hard lessons of the pandemic translate into lasting improvements in governance resilience.

Sub-theme 5.3: Leadership collaboration

Participants consistently identified collaboration between principals, SGB members, and broader stakeholders as a key enabler of effective financial governance during the pandemic. Faced with severe resource constraints and complex financial decisions, schools relied heavily on shared decision-making, frequent communication,

and collective problem-solving to ensure transparency, accountability, and optimal resource use. This theme highlights the collective nature of leadership efforts required to sustain school operations under extraordinary circumstances.

A central aspect of collaborative leadership was ensuring that financial decisions were made collectively, rather than in isolation. The SGB Treasurer of School A explained: *"Regular meetings between the principal and SGB members ensured that financial decisions were made collectively"* (SGB Treasurer, School A). These collaborative discussions helped ensure that expenditure decisions reflected a broad consensus and that all key governance actors remained informed and accountable.

Participants also emphasised the importance of teamwork in optimising how scarce financial resources were used. The Principal of School B stated: *"We worked as a team, discussing every expenditure to make sure funds were used efficiently"* (Principal, School B). By fostering open dialogue around spending decisions, schools were able to achieve greater clarity regarding priorities and ensure that funds were aligned with both immediate and strategic needs.

Importantly, collaborative leadership extended beyond the principal-SGB relationship. The Principal of School D highlighted the value of involving teachers and parents in financial discussions: *"Collaboration with teachers and parents helped us identify and prioritise the most pressing needs"* (Principal, School D). This broader engagement helped ensure that financial governance was responsive to the needs of the entire school community, not just those of leadership.

Transparency was further enhanced through the regular dissemination of information about the school's financial situation. The SGB Treasurer of School E explained: *"Frequent updates from the finance committee kept everyone informed about the financial situation"* (SGB Treasurer, School E). These updates promoted trust, minimised misunderstandings, and encouraged all stakeholders to engage constructively with financial governance processes.

These practices demonstrate that collaborative leadership played a pivotal role in enabling schools to navigate financial challenges during the pandemic. By fostering

shared ownership of financial decisions, schools were able to build resilience, maintain trust, and optimise the use of scarce resources.

Discussion

The participants' experiences strongly align with the principles of distributed leadership, as articulated by Sebidi (2023). Collaborative decision-making, grounded in trust and shared responsibility, was a key factor in promoting transparency and accountability which are the outcomes that are essential to effective financial governance.

The emphasis on teamwork and communication also resonates with Janssen et al.'s (2023) and Kruger et al.'s (2022) findings regarding the importance of stakeholder engagement in achieving organisational goals. Involving a broad range of voices in financial governance not only enhanced the quality of decision-making but also strengthened collective ownership of outcomes which is an important source of resilience during crises.

Furthermore, the inclusion of teachers and parents in financial discussions reflects Salmi's (2020) argument that inclusive leadership practices foster greater adaptability and responsiveness. By drawing on diverse perspectives and experiences, schools were better able to align their financial strategies with the actual needs of learners and the broader school community.

A key insight emerging from the participants' accounts is that collaborative leadership was not just about achieving procedural compliance, it actively contributed to building trust, enhancing decision quality, and improving the effectiveness of resource allocation during a period of exceptional financial strain.

These findings suggest that collaborative leadership should be embedded as a permanent feature of school governance, not simply a response to crisis. Fostering ongoing dialogue, transparency, and shared responsibility will be essential to building financial resilience and governance capacity in Section 21 schools in both stable and uncertain times.

Sub-theme 5.4: Building resilience

The experience of navigating the COVID-19 pandemic emphasised for participants the importance of building financial resilience to better prepare for future crises. Participants stressed that resilience in financial management involves more than reacting to emergencies since it requires proactive planning, flexible governance frameworks, and robust internal controls. Across the interviews, participants recommended a range of strategies to enhance resilience, including the creation of emergency funds, the adoption of flexible financial plans, routine evaluations of policies, and the maintenance of consistent transparency and accountability practices.

A key aspect of building resilience identified by participants was the need for proactive financial preparedness. The Principal of School E articulated this need clearly: *"Schools need a robust backup financial system to prepare for unexpected situations like the COVID-19 pandemic"* (Principal, School E). The pandemic revealed that many schools lacked the necessary financial buffers or contingency frameworks to cope with sudden disruptions, highlighting the need for deliberate planning well in advance of any future crisis.

Participants strongly supported the establishment of dedicated emergency funds to provide schools with the flexibility needed to respond to unforeseen expenditures. The SGB Treasurer of School C explained: *"Establishing an emergency fund provides the flexibility to address urgent needs without compromising essential resources"* (SGB Treasurer, School C). By having funds specifically allocated for emergencies, schools can ensure that their core operations, such as staff salaries, learning materials, and essential services, remain protected even during periods of financial strain.

Maintaining transparent processes and rigorous internal controls was also seen as critical to financial resilience. The Principal of School A noted: *"Regular audits and transparent processes strengthen our ability to withstand financial shocks"* (Principal, School A). Transparent governance builds trust with stakeholders and ensures that financial decisions remain defensible, even when schools must act quickly or adapt their spending in response to evolving conditions.

Participants emphasised the importance of continuously evaluating and improving financial policies to maintain adaptability. The SGB Treasurer of School D highlighted this point: *"We should continuously assess and improve financial policies to remain adaptable"* (SGB Treasurer, School D). Regular policy reviews allow schools to update procedures in line with emerging risks, regulatory changes, and best practices, thereby ensuring that their governance frameworks remain agile and fit for purpose.

These strategies reflect a growing awareness that resilience must be intentionally built into financial management systems, rather than left to chance. Through proactive planning, flexibility, transparency, and continuous improvement, schools can position themselves to weather future challenges more effectively.

Discussion

The participants' focus on building resilience aligns with the principles of the theory of Financial Control proposed by Östman (2009), which emphasise that effective organisations must adopt flexible strategies to adapt to changing environments. The pandemic demonstrated that static financial management approaches are insufficient, and schools must develop systems that can absorb shocks and respond dynamically to new challenges.

The recommendation to establish emergency funds and maintain regular audits echoes Mestry's (2020) guidance on building financial stability in schools. Without financial buffers or strong internal controls, schools are more vulnerable to operational disruptions during crises. Participants' experiences validate the importance of embedding such practices within core financial governance.

The emphasis on continuous policy evaluation supports Salmi's (2020) assertion that adaptability is key to effective financial management in the education sector. Financial risks are constantly evolving - whether due to pandemics, economic downturns, or regulatory changes - and schools must maintain the capacity to adjust their governance frameworks accordingly.

The importance placed on transparent processes reinforces broader literature on public sector financial management, which highlights accountability and trust as essential enablers of governance resilience. Transparent and well-documented financial practices not only protect schools during times of crisis but also strengthen community confidence in their leadership.

Participants' insights suggest that Section 21 schools must adopt a more proactive, flexible, and transparent approach to financial management if they are to build true resilience. By institutionalising the practices identified in this study, namely emergency funds, flexible policies, transparent governance and continuous improvement, the schools can better safeguard their educational mission against future financial challenges.

4.4.6 Theme 6: Community and stakeholder engagement

Community and stakeholder engagement are crucial for effective financial management in schools, especially during crises such as the COVID-19 pandemic. Engaging parents, local businesses, and other community members can provide additional resources, build trust, and ensure that financial strategies are inclusive and community driven. This theme explores the challenges and strategies related to parental involvement and broader community engagement in financial management processes.

Sub-theme 6.1: Parental involvement

Parental involvement in financial management processes emerged as a significant challenge for schools during the pandemic. While inclusive financial governance typically relies on community participation, most participants reported that parental engagement was severely limited due to the combined economic and emotional pressures experienced by families. This lack of involvement constrained schools' ability to implement inclusive, community-driven financial strategies and placed greater financial and decision-making responsibility on school leadership and the SGB.

A key factor hindering parental involvement was the severe financial and emotional stress many families faced. With widespread job losses and heightened personal anxieties, many parents were unable to prioritise engagement with school governance activities. The Principal of School C reflected on this: *"Many parents were not able to pay fees or attend meetings due to their own struggles"* (Principal, School C). This highlights that parental disengagement was not a matter of disinterest, but rather a reflection of the broader socio-economic toll of the pandemic.

Participants also reported difficulty in fostering meaningful parental participation in governance forums such as meetings and financial discussions. The SGB Treasurer of School A explained: *"We tried to engage parents, but turnout at meetings was very low"* (SGB Treasurer, School A). Low attendance limited the extent to which schools could implement truly inclusive governance practices and made it harder to build a broad base of community input around financial decisions.

An additional challenge was a disconnect in perceptions regarding parental roles in financial governance. Many parents viewed financial management as the exclusive domain of the SGB, leading to disengagement. The Principal of School B noted: *"Parents often assumed financial matters were solely the responsibility of the SGB"* (Principal, School B). This highlights the need for more effective communication and education to ensure parents understand that their voices are valued and that they play a meaningful role in financial oversight.

Despite these challenges, some schools successfully fostered engagement through targeted strategies. The SGB Treasurer of School D shared: *"We had to rely on a small group of committed parents to guide decisions"* (SGB Treasurer, School D). While not fully representative of the wider parent body, this core group provided valuable insights and helped build stronger connections between parents and school leadership.

While schools recognised the importance of parental involvement, the realities of the pandemic necessitated adaptive and targeted approaches to maintain some level of community input in financial governance.

Discussion

The challenges participants described align with Sebidi's (2023) findings on the role of parental involvement in promoting financial accountability and transparency. Parental engagement is an important component of democratic school governance, yet during crises, it is especially vulnerable to disruption. The pandemic exposed this vulnerability, with many families unable to participate actively due to overwhelming personal hardships.

The barriers to community participation identified by participants also resonate with Mtiya and Kariyana's (2023) and Jacobs' (2024) findings, which highlight that effective parental engagement requires deliberate efforts to overcome socio-economic barriers and foster inclusion. In contexts of heightened stress, traditional engagement mechanisms such as open meetings may no longer be effective, requiring more innovative and empathetic strategies.

The reliance on a core group of engaged parents, as described by participants, reflects principles of Financial Control Theory, which suggests that strong community ties can enhance governance outcomes even when broader participation is limited. While this approach allowed schools to maintain some level of parental input, it also highlights the risk of unequal representation and suggests the need for broader capacity-building efforts to support more inclusive engagement over time.

The findings also support UNICEF's (2024) recommendation that schools adopt more inclusive and targeted engagement strategies to build trust and participation among parents, particularly in disadvantaged communities. Schools must invest in clear communication, flexible participation mechanisms, and relationship-building initiatives to ensure that all parents feel empowered to contribute to governance, not just a committed few.

While parental involvement in financial governance was understandably constrained during the pandemic, these findings point to the importance of rebuilding and strengthening parental engagement as part of post-crisis governance reforms. By adopting inclusive, targeted, and community-sensitive approaches, Section 21

schools can foster a more resilient and participatory financial governance culture moving forward.

Sub-theme 6.2: Stakeholder engagement

Participants highlighted that engaging stakeholders in financial governance was a critical strategy for promoting accountability, inclusivity, and trust, particularly during the pandemic. Recognising that financial decisions have a direct impact on the broader school community, many schools made deliberate efforts to involve teachers, parents, and community members in key governance processes. This inclusive approach not only enhanced transparency but also facilitated more informed and responsive financial decision-making.

One way that schools fostered stakeholder engagement was by actively involving parents and teachers in discussions regarding financial priorities and risks. The Principal of School B explained: *"We involved parents and teachers in discussions about financial priorities and risks"* (Principal, School B). By doing so, schools were able to ensure that a diverse range of perspectives informed financial strategies, helping leadership make decisions that reflected both the operational realities of the school and the needs of the wider community.

Participants also stressed that community engagement played an important role in identifying areas where additional resources were needed. The SGB Treasurer of School A noted: *"Community engagement helped us identify areas where additional resources were needed"* (SGB Treasurer, School A). Through direct dialogue with community members, schools were better able to prioritise spending and target resources toward the most urgent needs, thereby enhancing the relevance and effectiveness of their financial planning.

Transparent communication was another key component of effective stakeholder engagement. The Principal of School C highlighted this point: *"Transparent communication with stakeholders reduced misunderstandings and fostered trust"* (Principal, School C). In a context where financial pressures and difficult trade-offs were unavoidable, keeping stakeholders well-informed about both challenges and

decision rationales was essential to maintaining trust and cohesion within the school community.

These practices demonstrate that stakeholder engagement was not simply an add-on to financial governance during the pandemic; it was a core strategy for building transparency, trust, and collaborative ownership of financial decisions. By adopting inclusive approaches, schools sought to ensure that their financial governance processes remained responsive, accountable, and community-driven even under challenging circumstances.

Discussion

The participants' emphasis on stakeholder engagement aligns closely with Aina and Du Plessis's (2023) findings regarding the importance of community participation in fostering accountability and transparency in educational governance. Involving parents, teachers, and community members in financial decision-making enhances not only the quality of those decisions but also the legitimacy with which they are viewed by stakeholders.

The adoption of inclusive governance practices also supports Sebidi's (2023) argument that collaboration with community members strengthens financial oversight and promotes a more participatory leadership culture. During crises, when trust in leadership can be strained, engaging stakeholders becomes even more critical in maintaining organisational cohesion and resilience.

The emphasis on transparent communication aligns with principles of Financial Control Theory, which highlight the importance of building strong relational ties within communities to achieve shared organisational goals. Transparent and open dialogue about financial challenges helps foster collective ownership of decisions and builds the trust necessary for navigating difficult periods. Importantly, the participants' experiences suggest that stakeholder engagement should not be viewed as a temporary or crisis-driven initiative, but rather as a permanent feature of effective financial governance in Section 21 schools. Embedding these practices into routine governance processes will help ensure that schools remain responsive to community

needs, strengthen their financial resilience, and enhance trust between school leadership and the broader community.

Stakeholder engagement emerged as a powerful enabler of participatory financial governance during the pandemic. Moving forward, schools should continue to build on these inclusive practices, recognising that strong community ties and collaborative decision-making are key ingredients of resilient and transparent financial management.

Sub-theme 6.3: Community engagement

Community engagement was identified by participants as a vital strategy for addressing the financial challenges schools faced during the pandemic. Involving parents, local businesses, and broader community stakeholders was seen as essential not only for enhancing transparency and trust but also for generating additional resources to sustain school operations. Participants consistently emphasised that active community engagement helped build stronger relationships, mobilised local support, and fostered a sense of shared ownership over the school's financial well-being.

One of the key benefits of community engagement was its role in promoting transparent communication and trust-building. The Principal of School C explained: *"Engaging the community helps build trust and ensures everyone understands our financial challenges"* (Principal, School C). Involving the broader community in discussions about financial realities helped de-mystify the school's financial processes and ensured that stakeholders were aware of both challenges and priorities.

Participants also stressed the value of forming partnerships with local businesses to supplement school resources. The SGB Treasurer of School A highlighted this potential: *"Partnerships with local businesses can provide additional resources during tough times"* (SGB Treasurer, School A). Local businesses were seen as valuable allies, able to provide both financial support and in-kind contributions, particularly when school revenue streams were strained.

Community-led initiatives, such as fundraising events, were another strategy schools used to bridge financial gaps. The Principal of School D noted: *"Community-led initiatives, such as fundraising events, can help bridge financial gaps"* (Principal, School D). In addition to raising much-needed funds, these events strengthened community bonds and fostered a spirit of collective effort and solidarity.

Participants also called for greater efforts to involve parents more actively in financial decision-making. The SGB Treasurer of School B reflected this perspective: *"We need to involve parents more actively in financial decision-making processes"* (SGB Treasurer, School B). Encouraging parental participation in governance discussions not only enhanced transparency but also promoted a more inclusive and democratic approach to school financial management. Participants viewed community engagement as a critical enabler of financial resilience. By fostering partnerships, promoting transparency, and mobilising local support, schools were able to strengthen their capacity to manage financial challenges collaboratively.

Discussion

The emphasis on community engagement strongly aligns with Financial Control Theory, which highlights the importance of community ties in fostering organisational success. Schools that built strong relationships with their communities were better positioned to navigate financial uncertainty, as community members felt a greater sense of ownership and responsibility for supporting school operations.

The role of partnerships and fundraising initiatives reflects Sebidi's (2023) recommendations for leveraging community resources to address financial challenges. Particularly during crises, external partnerships can provide essential supplementary resources that schools may not be able to generate internally. The participants' experiences confirm that such partnerships are not only practical but also an effective way of reinforcing community-school ties. The importance of inclusive decision-making aligns with Salmi's (2020) advocacy for participatory governance in educational finance. Engaging parents and community members in financial discussions promotes transparency, trust, and shared responsibility, all outcomes that are particularly valuable when schools face difficult financial trade-offs.

Importantly, the findings suggest that community engagement should be viewed as a strategic and ongoing priority, not just a response to a crisis. Schools that institutionalise practices of regular community dialogue, partnership development, and inclusive governance are likely to build greater long-term financial resilience and strengthen their relationships with key stakeholders. Community engagement emerged as a powerful tool for enhancing both financial capacity and social capital in Section 21 schools. By deepening their engagement with parents, local businesses, and broader community actors, schools can foster more resilient, inclusive, and sustainable financial governance practices - essential not only for managing future crises but also for supporting their ongoing educational mission.

This section has provided a detailed and structured presentation of the findings related to this study. The thematic approach ensures that the reader can easily follow the structure of the findings and understand how they relate to the research questions and objectives. By integrating verbatim quotes and aligning the findings with existing literature, the study enhances the trustworthiness of its insights. The findings underline the critical role of school leaders in enhancing financial resilience and navigating financial challenges effectively. By adopting proactive measures such as transparent processes, inclusive strategies, and targeted engagement initiatives, schools can enhance their financial resilience and sustain quality education during uncertain times.

4.5 CHAPTER SUMMARY

This chapter has provided a comprehensive analysis of the findings related to the financial management challenges and practices of primary schools under Section 21 during the COVID-19 pandemic in the Lejweleputswa Education District. The thematic approach has ensured a structured presentation of insights, highlighting the critical role of effective financial management in maintaining educational quality amidst crises. The findings highlight the systemic nature of financial challenges faced by schools, emphasising the need for adaptive financial practices, robust risk management frameworks, and enhanced stakeholder engagement. By adopting proactive measures such as emergency funds, transparent processes, and continuous capacity-building, schools can build resilience and sustain quality education during uncertain

times. These insights contribute to the broader discourse on financial governance in education and provide actionable recommendations for policymakers, school leaders, and governing bodies.

CHAPTER 5

SUMMARY AND RECOMMENDATIONS

5.1 INTRODUCTION

The chapter draws together insights from the literature review, empirical findings and the critical discussions on the challenges and the achievements experienced by principals and School Governing Bodies (SGBs). The importance of this study lies in demonstrating how robust financial leadership practices which include proactive budgeting, internal controls and stakeholder engagement directly influenced schools' resilience as well as influenced the maintenance of quality education during an unprecedented global disruption. This chapter presents the summary of the literature, summary of the primary findings, and provides recommendations and areas for further research. The chapter is structured to address the main and sub-research questions.

5.2 SUMMARY FROM THE LITERATURE REVIEW

5.2.1 Financial management and leadership actions for quality education amidst COVID-19 in Section 21 primary schools

The management of financial resources and leadership practices in primary schools under Section 21 had a profound influence on the quality of education during the COVID-19 pandemic within the Lejweleputswa Education District. According to the literature, sound financial management by principals and School Governing Bodies (SGBs) became critical to sustaining educational activities amidst unprecedented disruptions (Mlambo & Masuku, 2020; Mamba, 2023). The pandemic created financial pressure points that tested schools' ability to plan, allocate, and control resources effectively to ensure continuity in teaching and learning. Schools that demonstrated proactive financial leadership and governance were better able to maintain quality education standards, while those with weak financial systems and leadership experienced severe declines in learner support, infrastructure maintenance, and educational delivery. Financial management principles such as budgeting, risk

assessment, internal control implementation, and compliance with legal frameworks played pivotal roles in shaping outcomes.

Thus, the COVID-19 pandemic exposed both the strengths and weaknesses in the financial leadership capacities of primary schools under Section 21, directly impacting learners' access to quality education (Du Plessis, 2020; Mlakalaka & Rulashe, 2024). The next subsections address the research questions of the study, first, from a literature perspective, followed by the findings linked to the research questions.

5.2.2 Main challenges faced by SGBs in financial management during COVID-19

The financial management challenges encountered by primary school principals and School Governing Bodies (SGBs) under Section 21 during the COVID-19 pandemic were multifaceted and intensified by the abrupt shift from normal operations to crisis response. While the studies prior to the pandemic, for example Faku and Mulaudzi (2024) and Setshogoe (2021), highlighted the general lack of financial literacy among the SGBs as a persistent issue impacting financial decision-making and policy interpretation during the regular school operations and times of crisis, the pandemic magnified these shortcomings. Specifically, schools were suddenly required to implement emergency budgeting, redirect funds towards unplanned expenditures such as PPE, sanitation, and digital learning infrastructure, all while facing reduced parental contributions due to widespread economic hardship (Manuylenko & Shebzukhova, 2021; Mamba, 2023). These extraordinary pressures strained schools' financial systems, which were often not designed for rapid adaptation. Although pre-pandemic literature helped frame schools' vulnerabilities in general crises, more recent sources post-COVID highlight the immediate consequences of underdeveloped financial governance in emergency contexts (Kruger et al., 2022; and Hlongoane & Enwereji, 2024). The absence of contingency funds, weak internal controls, and limited financial planning capacity further hindered the ability of many SGBs to sustain quality education during this global disruption.

Compounding these challenges was the reduction in fee income from parents affected by the economic consequences of the pandemic (Mamba, 2023). Inadequate budgeting processes, poor financial forecasting, and the inability to manage

diminished revenues resulted in schools failing to meet essential operational needs. Financial mismanagement, including allegations of fraud and unauthorised expenditures, was also reported during this period (Mlambo & Masuku, 2020; Auditor-General South Africa, 2020; Auditor-General South Africa, 2021a; and Auditor-General South Africa, 2021b), further jeopardising educational continuity. In the absence of proper financial oversight mechanisms, some schools were unable to adapt effectively to the financial demands of COVID-19, leading to a significant decline in the quality of education offered to learners.

5.2.3 Effectiveness of school leadership in applying financial management principles and practices to promote quality education

The effectiveness of school leadership in applying financial management principles during the COVID-19 pandemic was a decisive factor in sustaining quality education in the primary schools under Section 21. The literature suggests that sound financial leadership involves more than administrative competence; it requires strategic decision-making, adaptability, and stakeholder collaboration (Sebidi, 2023; Mestry, 2017; Myende et al., 2018). During crises such as COVID-19, these capabilities became even more critical. Chapter 4 findings reveal that the school principals and SGBs who applied financial principles with discipline and agility managed to uphold teaching and learning despite financial constraints.

Empirical evidence from Chapter 4 illustrates that effective leaders swiftly adjusted budgets to prioritise emergency spending such as on PPE, sanitation and digital learning tools while maintaining financial transparency through regular financial reporting and stakeholder engagement. These leaders implemented financial controls such as dual authorisation, timely audits and expenditure tracking in order to make sure that the funds were used ethically and efficiently. Schools that adopted flexible budgeting approaches, such as incremental adjustments or zero-based budgeting, were more responsive to the shifting needs, as supported by Msiza et al. (2023) and confirmed by participants in the study.

Additionally, Chapter 2 highlights that strong financial leadership fosters a culture of accountability and resilience. This was confirmed in the schools where the principals

facilitated frequent SGB meetings and budget consultations with the staff and parents thereby promoting transparency and collective oversight, even during lockdowns. The use of technology to support virtual decision-making and monitoring also emerged as a best practice post-pandemic (Chifari et al., 2023).

However, the findings also show that where school leadership failed to apply key financial principles such as planning, compliance, and internal control enforcement, schools experienced budget overruns, irregular expenditures, and the loss of stakeholder trust. In these cases, the lack of crisis preparedness and leadership capacity directly compromised learner support and the continuity of education. Therefore, the application of financial management principles by school leadership was not only essential for navigating the immediate crisis but also for fostering long-term institutional resilience. The study emphasises that financial leadership rooted in transparency, adaptability, and proactive planning is very important in maintaining education quality during both normal operations and emergencies.

5.2.4 Importance of internal controls, continuous risk assessment measures, and financial policy guidelines

Strong internal controls, continuous risk assessments, and adherence to financial policy guidelines have emerged as critical components for ensuring the best financial management practices at primary schools under Section 21 in general, but particularly during crises. Internal controls, defined as systematic operational procedures to safeguard assets and ensure accountability, are essential to prevent financial mismanagement, fraud, and corruption (Bhat, 2023; Ghanem & Awad, 2023). Schools that implemented clear control measures, such as proper authorisation processes, segregation of duties, regular financial reporting, and reconciliations, were better able to withstand the financial pressures brought by COVID-19 (Sujasan & Wibowo, 2021). Continuous financial risk assessments allowed schools to identify potential threats to their financial stability early and enabled the timely reallocation of resources to critical areas such as health and safety compliance (Rose et al., 2025). Schools that conducted regular risk evaluations were more adaptable to changing circumstances and maintained better educational outcomes.

The literature further emphasises the vital role of financial policy guidelines derived from national legislation, such as the SASA and the Public Finance Management Act (1999), in promoting standardised, transparent, and accountable financial management practices (Sebidi, 2023; Mandlazi & Govender, 2021). Compliance with these policies ensured that schools remained aligned with government requirements, maintained clean audit reports, and directed funds appropriately towards teaching and learning activities. In the absence of these measures, schools faced heightened risks of resource wastage, stakeholder mistrust, and declining educational quality. Therefore, internal controls, continuous risk management, and strong policy frameworks are indispensable for protecting the financial health of primary schools under Section 21, particularly in times of uncertainty.

5.3 SUMMARY OF THE PRIMARY FINDINGS

In the attempt to address the critical research questions of the study, the following findings emerged.

5.3.1 Influence of financial management and leadership on quality education during COVID-19

The COVID-19 pandemic exposed and intensified longstanding challenges experienced by principals and School Governing Bodies (SGBs) in managing school finances. While earlier studies such as Du Plessis (2020) and Mamba (2023) had already identified issues such as a lack of financial literacy, poor policy implementation, and limited stakeholder involvement under normal operational conditions, the pandemic magnified these problems and introduced new, crisis-specific demands. As highlighted in Chapter 4, school leaders were thrust into unfamiliar territory where rapid financial decisions had to be made to support health and learning continuity, without the benefit of prior crisis-management training or contingency funds.

Principals and SGB members reported difficulties in reallocating budgets to accommodate unexpected expenses such as personal protective equipment (PPE), sanitation supplies, and digital infrastructure. Most schools lacked financial buffers or

emergency reserves, which meant that these urgent expenditures either delayed service delivery or were financed through informal borrowing or the reallocation of critical instructional budgets. Literature reviewed in Chapter 2, such as Du Plessis (2020), as well as Canani and Seymour (2021), confirms that such ad-hoc adjustments were common in under-resourced schools during the pandemic, particularly where financial planning systems were weak.

Chapter 4 data revealed that many SGB members lacked the technical know-how to interpret National Norms and Standards for School Funding (NNSF) regulations in emergency contexts. This made it difficult to distinguish between permissible and non-permissible expenditure, leading in some cases to mismanagement or delays in procurement. This finding aligns with Aina and Bipath's (2020) assertion that financial decision-making under pressure requires training beyond routine school financial operations.

The communication barriers and inconsistent meeting schedules during lockdowns also affected the ability of principals and SGBs to make collaborative financial decisions. Virtual platforms were not uniformly available or accessible, particularly in rural schools which led to unilateral decision-making or delays in approving the essential expenditures. The combined effect of these challenges was a significant strain on governance, reduced transparency in financial reporting, and compromised learner support. Therefore, while some of the issues preceded COVID-19, the pandemic significantly disrupted traditional financial management processes, demanding more agile and informed leadership than many schools were prepared to offer.

5.3.2 Challenges faced by Principals and SGBs in financial management during COVID-19

The outbreak of COVID-19 presented unprecedented financial management challenges for principals and School Governing Bodies (SGBs) at primary schools under Section 21. Although studies prior to the pandemic, such as Mestry (2018) and Dibete (2015), highlighted persistent challenges in financial literacy, policy implementation, and accountability under normal conditions, the pandemic

significantly magnified these difficulties and introduced new crisis-related demands that most schools were ill-prepared to handle.

As demonstrated in Chapter 4, principals and SGB members faced immense pressure to reallocate funds towards emergency needs, including personal protective equipment (PPE), enhanced sanitation, and support for remote learning. Many lacked the capacity to respond effectively due to insufficient training in crisis budgeting and the absence of financial contingency plans. The empirical findings revealed that schools without robust financial systems struggled to redirect resources quickly and compliantly, often resulting in delayed procurement or non-compliance with the Public Finance Management Act (PFMA) and National Norms and Standards for School Funding (NNSSF).

Furthermore, Faku and Mulaudzi (2024) and Sebidi (2023) emphasise that during emergencies, financial decision-making requires not only technical knowledge but also adaptive leadership, traits that were inconsistently present across schools. SGBs often lacked the expertise to interpret policy deviations or justify emergency expenditures, leading to heightened risk of mismanagement. In some cases, financial decisions were deferred or made unilaterally by principals due to communication barriers and the limitations of remote governance structures during lockdowns. Another critical challenge was the reduction in school fee payments, which severely affected schools' cash flow and budgeting ability. Chapter 4 findings confirm that many parents, affected by the economic fallout of the pandemic, were unable to contribute, further straining school finances. This highlighted the lack of diversified income streams and overreliance on parent contributions in many Section 21 schools.

In conclusion, while the financial management challenges observed during COVID-19 reflected deeper systemic weaknesses identified in pre-pandemic studies, the crisis amplified their consequences. It highlighted the urgent need for capacity-building, flexible financial frameworks, and emergency planning mechanisms within school governance structures to ensure resilience in times of crisis.

5.3.3 Effective application of financial management principles and practices by school leadership

Despite the huge pressure that was brought by the COVID-19 pandemic, many of the school leaders demonstrated remarkable effectiveness in the application of sound financial management principles to sustain educational operations. Schools that employed a flexible as well as an iterative budgeting process, especially by using methods such as zero-based budgeting and incremental adjustments, were found to be better able to realign their expenditures towards the rapidly shifting needs.

Principals and SGBs showed strong governance through organising frequent meetings, promoting collective decision-making, and making sure that spending decisions were made with maximum transparency and accountability. The school leaders also consistently prioritised expenditures that protected learner safety, facilitated remote learning, and supported operational continuity within the schools.

Furthermore, the compliance with the procurement policies, reliance on the trusted suppliers, and the use of multiple signatories for authorising transactions, minimised the opportunities for financial fraud and resource mismanagement. Lastly, the ability to adapt financial practices towards changing realities without losing the vision of the goals of education proved to be important in making sure that the Section 21 schools continued to deliver quality education regardless of the financial hardships.

5.3.4 Importance of internal controls, continuous risk assessment, and financial policy guidelines for best financial management practices

The study has emphasised that strong internal controls, systematic risk assessments, as well as clear financial policy guidelines were important for safeguarding the financial integrity of primary schools under Section 21 during the COVID-19 pandemic. Various strong internal control mechanisms, such as the enforcement of dual authorisation on payments, regular financial reconciliations, and detailed record-keeping, guaranteed that even under the operational challenges, financial mismanagement risks were contained. Continuous risk assessments also helped schools proactively identify potential vulnerabilities, such as the sudden spike in PPE costs or the need for remote

teaching tools, as well as to adjust their financial plans accordingly. Schools that maintained an active risk register and an entrenched risk management in regular decision-making processes were found to be more resilient.

In addition, the use of effective financial policy guidelines provided schools with a stable framework for governance, promoting consistency in decision-making, clarity in procurement and expenditure approvals, as well as transparency in the stakeholder reporting. Additionally, the schools where financial policies were regularly reviewed and adapted towards incorporating emergency protocols responded more quickly and effectively to the challenges that were brought by the challenges. The findings, therefore, strongly suggested that without these governance structures in place, financial practices could easily become disordered and thereby lead to compromised educational outcomes. Thus, strengthening internal controls, integrating continuous risk management, as well as maintaining updated and flexible financial policies are important for future financial resilience in education.

5.4 CONCLUSION

The study concludes that financial management and leadership within primary schools under Section 21 in the Lejweleputswa education district had a significant impact on sustaining quality education during the COVID-19 pandemic. Principals and School Governing Bodies (SGBs) who demonstrated proactive, flexible, and strategic financial leadership managed to maintain operational continuity despite severe resource constraints. However, many schools faced serious challenges stemming from inadequate financial literacy, poor crisis preparedness, lack of internal controls, and insufficient stakeholder engagement. External pressures, such as reduced school fee income and increased health-related expenses, exacerbated internal weaknesses in financial systems. Where strong internal controls, effective financial policies, and continuous risk assessments were applied, schools exhibited greater resilience and maintained educational standards. Equally, weak financial management and leadership led to service disruptions, resource wastage, and declining educational quality. The pandemic thus highlighted the indispensable role of sound financial governance in safeguarding education during times of crisis, revealing the urgent need

for ongoing training, flexible financial planning, and strengthened financial oversight mechanisms in primary schools under Section 21.

5.5 RECOMMENDATIONS

The following recommendations have been proposed.

Strengthening financial management training for Principals and SGBs: It is crucial to implement structured and ongoing financial management training programs specifically tailored for principals and SGB members. The training should not only cover fundamental financial principles such as budgeting, auditing, and procurement, but must also focus on crisis financial management, risk mitigation strategies, digital finance technologies, and emergency expenditure controls. The South African Schools Act (SASA) Section 19 already mandates training; however, programmes must be intensified, formalised, and quality assured to ensure relevance and practical applicability during emergencies.

Establishing emergency financial reserves: Schools must institutionalise the creation of emergency financial reserves to cushion against unexpected crises such as pandemics or natural disasters. Policies should stipulate that a set percentage of annual budgets be allocated towards contingency funds, safeguarded by strict access protocols and clear guidelines for their use. This will allow schools to respond rapidly to emerging needs without derailing essential educational programs.

Enhancing internal controls and financial governance: The reinforcement of robust internal controls is essential to prevent financial mismanagement. Measures such as dual authorisation for payments, regular independent audits, transparent procurement practices, detailed financial record-keeping, and the segregation of financial duties must be strictly implemented. Regular financial reconciliations and stakeholder financial reporting should become standard practices to foster accountability and trust within the school community.

Diversification of revenue streams: Schools must diversify their funding sources beyond school fees and government allocations. The schools should actively pursue

external grants, establish partnerships with local businesses, initiate fundraising campaigns, and leverage corporate social investment programmes. Community engagement and collaboration with non-governmental organisations (NGOs) can also assist in resource mobilisation, thereby enhancing financial sustainability.

Embedding continuous risk assessment and living risk registers: Financial risk management should be an embedded and ongoing process within all primary schools under Section 21. Schools must develop and maintain "living risk registers" that are regularly updated to reflect changing circumstances. Risk assessments should guide financial decision-making, helping to prioritise expenditures based on evolving threats to educational continuity and operational stability.

Modernising financial policies to incorporate crisis protocols: Schools must revise their financial management policies to include specific protocols for emergency spending, crisis procurement, and rapid financial reporting. These policies should allow flexibility for quick decision-making during crises while maintaining transparency, accountability, and compliance with broader regulatory frameworks such as the Public Finance Management Act (PFMA) and SASA.

Strengthening stakeholder engagement and financial transparency: A culture of openness and stakeholder involvement must be actively cultivated. Parents and teachers should be consistently engaged in financial decision-making processes through budget consultations, regular financial briefings, and transparent communication about the school's financial health. This engagement will help rebuild trust, foster a sense of collective responsibility, and enhance oversight over school finances.

5.6 AREAS FOR FURTHER RESEARCH

Future research could explore the long-term impact of COVID-19-related financial disruptions on educational outcomes in primary Section 21 schools. Studies could investigate how schools that adapted better financially during the pandemic continued to perform post-crisis compared to those that struggled.

Additionally, research should assess the effectiveness of specific financial management training programmes on improving school financial governance during emergencies.

Another critical area would be exploring the role of digital financial systems and technologies, such as mobile accounting tools and electronic procurement platforms, in strengthening the financial resilience of rural and township primary schools in South Africa.

Lastly, it would be valuable to conduct comparative studies between Section 21 and Section 20 schools to evaluate whether financial autonomy contributed significantly to educational resilience during the pandemic.

5.7 CHAPTER SUMMARY

This chapter confirmed that financial management and leadership practices were significant in sustaining quality education within the primary schools under Section 21 during the COVID-19 pandemic. Schools led by effective principals and School Governing Bodies (SGBs) that applied flexible budgeting, maintained healthy internal controls, conducted continuous risk assessments, as well as engaged stakeholders effectively were able to mitigate the financial disruptions and continue providing educational services. However, many schools faced serious challenges, which included reduced revenue from fee-paying parents, increased health-related expenses, weak internal financial controls, as well as limited crisis management skills among leaders. These weaknesses thereby exposed the systemic gaps in the financial preparedness and highlighted the urgent need for professional training as well as emergency financial planning.

Schools that lacked strong governance structures faced many operational breakdowns, resource mismanagement, as well as a decline in educational quality. In response to these findings, strategic recommendations were proposed, and these included enhancing financial literacy among leaders, creating emergency financial reserves, diversifying revenue sources, modernising the financial policies, as well as promoting stronger stakeholder collaboration. The chapter, therefore, concludes that

the resilience of primary schools under Section 21 during times of crisis depends heavily on the effective integration of sound financial management principles, strategic leadership, and continuous financial risk monitoring.

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ANNEXURES

Annexure A: Application to conduct research in the Free State department of education

Subject: Request for Approval to Conduct Master's Research

Dear Dr Thango.

I hope and believe this email finds you well.

I am sending this email as a noble request for your approval to conduct my Master of Education dissertation research. My study focuses on "*Primary school management and leadership for quality education amidst COVID-19 in the Lejweleputswa Education District*" and will be conducted at schools within the Lejweleputswa District. I have attached the application form and supporting documents for your review and consideration.

I hope to hear from you soon.

Kind Regards,

Mr Machava

For enquiries:

078 967 4368

mabizweni11@gmail.com

Enquiries: MZ Thango & KK Motshumi
Ref: Research Application Form
Email:
MZ.Thango@fseducation.gov.za
K.Motshumi@fseducation.gov.za



education
Department of
Education
FREE STATE PROVINCE

APPLICATION TO CONDUCT RESEARCH IN THE FREE STATE DEPARTMENT OF EDUCATION

CONDITIONS FOR CONDUCTING RESEARCH IN THE FSDOE:

1. Collection of data should not interfere with the normal tuition time or teaching process.
2. A bound copy of the dissertation/thesis MUST be submitted to the Free State Department of Education, Room 101, 1st floor, Thuto House, St. Andrew Street, Bloemfontein and a soft copy can be emailed to the above-mentioned email addresses.
3. On completion of research, the researcher will be expected to make a presentation to the relevant stakeholders in the department, at a date, time and venue decided upon by the department.
4. The Ethics document attached to the research application form (Annexure: B) must be adhered to in the discourse of your study in the department.
5. Costs relating to all the conditions above are the responsibility of the researcher.
6. Researchers should not conduct research during the fourth term of the year (October to December).
7. Researchers who are educators and are presently teaching, are not allowed to conduct research at schools where they teach, unless the research assistant is appointed to administer the data collection processes. The details of the appointed research assistant are required in number 16 of the application form.
8. Researchers can only send their applications to conduct research from February to 31 July every year, thereafter no new applications will be accepted.
9. The FSDoE comprises of five districts, namely, Motheo, Fezile Dabi, Lejweleputswa, Xhariep and Thabo Mofutsanyana.

NB: Upon receiving the application from the researcher the department will review and give feedback to the applicant. Once all the required documents are submitted, the department will recommend the application for approval. The approval and the reviewing process will be done within 30 days from the day of receipt of the application form. The department will decline the applications with errors and omissions.

PLEASE DO NOT EMAIL ANYTHING IN PICTURE FORMAT AND DO NOT ADD INFORMATION SUCH AS YOUR QUESTIONNAIRE IN THE APPLICATION FORM. ONLY ATTACH THE REQUIRED DOCUMENTS.

1. TITLE (Ms, Mrs, Mr, Dr, Prof, etc):

Mr

2. FULL NAME (S) AS APPEARING ON ID

Persians Mabizweny

3. SURNAME (AS APPEARING ON ID)

Machava

4. TELEPHONE HOME:

N/A

5. TELEPHONE WORK:

N/A

6. TELEPHONE CELL:

078 967 4368

7. E-MAIL

mabizweni11@gmail.com

8. ADDRESS HOME:

4498 Zone 13

Meloding , Virginia

Free State

Postal Code: 9430

9. ADDRESS WORK:

01 Mothusi Road

Thabong, Welkom, Free State

Central University of Technology

Postal Code: 9459

10. POSTAL ADDRESS

N/A

Postal Code: N/A

11. NAME OF TERTIARY INSTITUTION / RESEARCH INSTITUTE

Central University of Technology

12. STUDENT NUMBER AND ID NUMBER

Student number: 217011386

ID number: 960911 5236 084

13. PLACE OF EMPLOYMENT AND POSITION

Place of employment (Company name): Central University of Technology

Position: Part time Lecturer

14. NAME OF COURSE /QUALIFICATION REGISTERED

Master of Education

15. NAME OF SUPERVISOR / PROMOTER & CONTACT DETAILS

Title, Surname and initials: Prof, Schlebusch, GJ

Email: gschlebu@cut.ac.za

Cell number: 082 2022 569

Office Telephone number: 057 910 3572

16. PROJECTS (Research papers, research for non-degree attainment): Only complete this part if your research is a project and involves more than one researcher/s.

Name & Surname	Role in the research project (co-researcher, student, questionnaire administer, interview facilitator, transcriber)	Contact details/email address

17. TITLE OF RESEARCH PROJECT

Primary school financial management and leadership for quality education amidst COVID-19 in Lejweleputswa education district

18. BACKGROUND OF THE RESEARCH TOPIC / STUDY

The National Institute for Communicable Diseases confirmed the first case of COVID-19 in March 2020, later resulting in the national lockdown, which significantly adversely affected the efficient provision of quality education in South Africa, especially as a developing nation. The prevalence of the virus spawned so many fundamental challenges. According to Salmi (2020), in the medium- to long-term, COVID-19 had detrimental effects on the academic performance, graduation rates, employability, and

employment prospects of traditionally underrepresented students, as well as the financial stability of higher education institutions. Due to budget shortfalls, one of the major flaws is that the Department of Basic Education (DBE) needed to be financially prepared for the virus. As a result, budgets from different sectors and departments had to be readjusted and repurposed to support sectors where COVID-19 took a significant toll (Du Plessis, 2020).

On top of that, in a country ravaged by continuous acts of corruption, COVID-19 gave a platform for many officials to commit corruption through illegal business practices involving the delivery of personal protective equipment (PPE) to schools. According to Masweneng (2020), Corruption Watch is "deeply troubled" by patterns in the education and healthcare sectors. According to Corruption Watch, "deeply troubling" corruption trends exist in SA's schools and healthcare sector. Details were disclosed in the organization's 2020 edition of the Analysis of Corruption Trends (ACT) report, released on September 22, 2020. *"Even after our long-running campaign exposing acts of corruption in schools, we continue to receive complaints about graft perpetuated by administrators and educators."* Whistle-blowers detailed how principals mismanaged and stole money intended for acquiring resources and purchasing supplies for the national school nutrition program, assisted by school governing body members. Lack of financial management best practices, controls, and principles is the cornerstone for the range of corrupt acts amidst COVID-19 in many schools, which poses a need for adequate internal auditing controls and financial policies.

19. VALUE OF RESEARCH AND THE ENVISAGED CONTRIBUTION IT WILL HAVE FOR THE FREE STATE DEPARTMENT OF EDUCATION (NOT MORE THAN 100 WORDS)

The research will significantly contribute to the Free State Department of Education's understanding of the accurate management of school finances during COVID-19 and provide insights into how it can better prepare for future pandemics from a financial management perspective. We will accomplish this by evaluating the applications of financial management principles and practices in both Section 20 and Section 21 schools. SASA will be used as the bedrock of this assessment. The efficient application of financial management principles contributes to the quality of education. Further, it puts the province on the map by improving the quality of education in Free State schools.

20. LIST OF SCHOOLS AND DISTRICTS INVOLVED IN THE RESEARCH.

Please List schools alphabetically per district.

- Write the names of the schools and their districts
- If the space is not enough, please add more rows. Alternatively attach a separate list of schools and districts if they are many.
- Research students, who are educators, are not allowed to conduct research at the school where they are teaching or employed.

Schools	Districts
1.Bedelia Primary School	Lejweleputswa District
2.Dagbreek Primary School	Lejweleputswa District
3.Daluvuyo Primary School	Lejweleputswa District
4.Ed-U-College	Lejweleputswa District
5.Riebeeckstad Primary	Lejweleputswa District
6.Thabong Primary School	Lejweleputswa District
7.Thembekile Primary School	Lejweleputswa District

21. LIST OF DIRECTORATES / OFFICIALS IN THE DEPARTMENT INVOLVED IN THE RESEARCH.

NB: OFFICIALS INDICATED IN THIS PARAGRAPH SHOULD ALSO BE INCLUDED AS A TARGET GROUP IN PARAGRAPH 22.

Name of Directorate/unit	Name of Official	Position of Official	Role of official in the research
1. N/A		Principal X 7	Interviewee
2. N/A		School Governing Body (SGB) Treasurer X 7	Interviewee

22. DETAILS OF TARGET GROUP WITH WHOM THE RESEARCH IS TO BE UNDERTAKEN.

Target group/ sampled population	How many? (Number)	Grade (in case of learners and teachers)	Subject (in case of learners and teachers)	Age	Gender	Language (<i>in which the research will be conducted</i>)
1. Principals	7	N/A	N/A	Adult	Male/Female	English
2. SGB Treasurer	7	N/A	N/A	Adult	Male/Female	English

23. PLEASE EXPLAIN HOW YOU WILL SAFEGUARD MINOR LEARNERS AS PER THE CHILDREN'S ACT.

Which member(s) of the school will also be present during information gathering to ensure the safety of learners?

N/A

The target population for this research are both adult principals and SGB Treasurers; therefore, no learners will be involved in the research.

24. PLEASE ATTACH DATA GATHERING TOOLS TO BE USED WITH EACH TARGET GROUP (E.G. QUESTIONNAIRES, STANDARDIZED TESTS, INTERVIEWS, OBSERVATIONS, FOCUS GROUP DISCUSSIONS AND/OR OTHER QUANTITATIVE, QUALITATIVE, PARTICIPATORY ACTION RESEARCH STRATEGIES).

Target group	Data gathering method	Group/ Individual	When	Starting time	Finishing time	Number of days per week	Total number of weeks
e.g.: Educators	e.g.: Interview	e.g.: Individual	e.g.: After school	e.g.: 15:30	e.g.: 16:30	e.g.: Once a week	e.g.: 3
Principals	Interview	Individual	After school	15:30	16:30	Once a Week	1
SGB Treasurer	Interview	Individual	After school	15:30	16:30	Once a week	1

25. STARTING AND COMPLETION DATES FOR GATHERING DATA AT THE SCHOOL OR PLACE WHERE YOU WILL GATHER DATA FOR THE RESEARCH? (Please bear in mind that research is not allowed to be conducted in schools during the fourth academic term which is October to December). Researchers are only allowed to collect data in schools starting from the second week of February until 30 September every year.

Dates: 30 May 2024 to 31 July 2024 _____

26. LIST OF DOCUMENTS TO BE ATTACHED FOR RESEARCH APPLICATION.

The following is the list of documents that should be attached to ensure a thorough and timely processing of the research application. Please indicate the documents you attached by crossing **X** or ticking **✓** in the boxes below.

LIST OF ATTACHMENTS	YES	NO	NOT REQUIRED/NOT APPLICABLE	COMMENTS
Proof of registration	X			
Permission letter and information sheet with consent form to principals	X			
Permission letter and information sheet with consent form to parents			X	
Information sheet and consent form for participants	X			
A copy of a questionnaire			X	
A list of interview questions	X			
Ethical Clearance Certificate	X			

27. NB: IF ANY OF THE RELEVANT DOCUMENT LISTED ABOVE IS NOT ATTACHED OR YOU HAVE NOT PROVIDED INFORMATION AS NEEDED IN ALL THE PARAGRAPHS, YOUR APPLICATION FORM WILL BE DEEMED NULL AND VOID.

I (full name (s) and surname as appearing on ID document)

Persians Mabizweny Machava herewith confirm that all the information in this application form is correct and that I will abide by the ethical code and the conditions prescribed below by the Free State Department of Education.

- I will abide by the ethical research conditions in the discourse of my study in the FSDoE.
- I will not use deception on people participating.
- I will obtain informed consent from all involved in the study.
- I will preserve privacy and confidentiality at all the time.
- I will take special precautions when involving populations which may not be considered to understand fully the purpose of the study.
- I will not offer rewards or enforce binding contracts for the study. This is especially important when people are somehow reliant on the reward.
- I will not skew their conclusions based on funding.
- I will not commit science fraud, falsify research or conduct scientific misconduct.
- My research will follow all regulations given.
- I will not plagiarize the work of others.
- I will abide by the period in which the research has to be done.
- I will apply for extension if I cannot complete the research within the specified period.
- I will not conduct research during the fourth quarter of the academic year.
- I will not disrupt normal learning and teaching times at schools to undertake my research.

- I will submit a bound copy of the research document to the Free State Department of Education, Room 101, 1st Floor, Thuto House, St. Andrew Street, Bloemfontein, upon completion of the research.
- I will upon completion of my research study make a presentation to the relevant stakeholders in the Department as per the arrangements of the Department.
- The costs relating to all the conditions mentioned above are for my own responsibility.

28. WRITE THE DATE IN WHICH YOU WILL SUBMIT YOUR COMPLETED RESEARCH TO

THE FREE STATE DEPARTMENT OF EDUCATION.

FULL RESEARCH REPORT, RESEARCH PAPER/ ARTICLE, THESIS OR DISSERTATION SUBMISSION DATE: 28 March 2025

29. NB: SIGNING OF THIS FORM BY THE SUPERVISOR IS AN INDICATION THAT HE/SHE VERIFIED THE AUTHENTICITY OF THIS APPLICATION, THAT ALL THE ATTACHMENTS WERE SUBMITTED BY HIS/HER STUDENTS AND THAT THE SUPERVISOR WILL ENSURE THE SUBMISSION OF THE COMPLETED RESEARCH TO THE FREE STATE DEPARTMENT OF EDUCATION.

I (Full Names) Persians Mabizweny Machava declare that I am not listed in the National Register of Sexual Offenders.

**RESEARCHER: INITIALS AND SURNAME:
PM MACHAVA**

SIGNATURE:

Machava P.M.

**DATE:
28 April 2024**

**SUPERVISOR: INITIALS AND SURNAME
GJ Schlebusch**

SIGNATURE:

GJ Schlebusch

DATE: 20 May 2024

ETHICAL REQUIREMENTS: FREE STATE DEPARTMENT OF EDUCATION

The scientific research enterprise is built on a foundation of trust and that the reports by others are valid. The reports should reflect an honest attempt by the researcher to describe the world accurately and without bias; this trust will endure only if the researcher devotes himself or herself to exemplifying and transmitting the values associated with ethical research conduct.

There are many ethical issues to be taken into serious consideration when conducting research. The Free State Department of Education believes that the researchers conducting research in this department would, amongst others, adhere to the following ethical conduct:

1. Be aware of having the responsibility to secure the actual permission and interests of all those involved in the study.
2. Not misuse any of the information discovered.
3. Moral responsibility maintained towards the participants.
4. Embracing corporate social responsibility.
5. Protecting the rights of people in the study as well as their privacy and sensitivity.
6. Confidentiality of those involved in the observation must be carried out, keeping their anonymity and privacy secure.
7. Follow the ethical clearance guideline of the institution that granted such.
8. Reliability.
9. Informing the participants about the importance of the research.
10. Values of trust, fairness and integrity are maintained in the study.
11. The value of transparency is considered.
12. The research is committed to delivering the intended promise as informed by the objectives.
13. The research accentuates the values of reputation and respect.
14. I will not conduct research at the school where I am teaching.
15. I am not listed in the national register of sexual offenders.

RESEARCHER: INITIALS AND SURNAME
PM MACHAVA

SIGNATURE:



DATE: 28 April 2024

SUPERVISOR: INITIALS AND SURNAME:
GJ Schlebusch

SIGNATURE:



DATE: 20/5/2024

Annexure B: Approval to conduct research

Enquiries: M.Z. Thango

Ref: Research Permission: P. M. Machava

Tel. 051 404 8808 Department Education of

Email: MZ.Thango@fseducation.gov.za FREE STATE PROVINCE

4498 Zone 13

Meloding

Virginia

9430

Dear Mr. P. M. Machava

PERMISSION TO CONDUCT RESEARCH IN THE FREE STATE DEPARTMENT OF EDUCATION: LEJWELEPUTSWA DISTRICT

This letter serves to inform you that you have been granted permission to conduct research in the Free State Department of Education within the Lejweleputswa Education District. The details in relation to your project with the Central University of Technology are as follows:

Topic: Primary school financial management and leadership for quality education amidst COVID-19 in Lejweleputswa education district.

- List of schools involved: Bedelia Primary School, Dagbreek Primary School, Daluvuyo Primary School, Ed-UCollege, Riebeeckstad Primary, Thabong Primary School and Thembekile Primary School.
- Target Population: Seven principals and seven SGB treasurers at the selected schools.
- Period of research: From the signature of this letter until 30 September 2024. Please note that the department does not allow any research to be conducted during the fourth term (quarter) of the academic year. Should you fall behind your schedule by three months to complete your research project in the approved period, you will need to apply for an extension. The researcher is expected to request permission from the school principals to conduct research at schools,


The approval is subject to the following conditions:

- The collection of data should not interfere with the normal tuition time or teaching process.
- A bound copy of the research document should be submitted to the Free State Department of Education, Room 101, 1 st Floor, Thuto House, St. Andrew Street, Bloemfontein or can be emailed to the above-mentioned email address,
- You will be expected, on completion of your research study to make a presentation to the relevant stakeholders in the Department.

- The ethics documents must be adhered to in the discourse of your study in our department.

Please note that costs relating to all the conditions mentioned above are your own responsibility.

Yours Sincerely,



Mr. MZAMO JACOBS
DIRECTOR: QUALITY ASSURANCE,

DATE: 24/05/2024
AND STRATEGIC PLANNING

Enquiries: M.Z. Thango [education](mailto:MZ.Thanqo@fseducation.gov.za)

Ref: Notification of research: P. M. Machava Department of

Tel. 051 404 8808 FREE STATE PROVINCE

Email: MZ.Thanqo@fseducation.gov.za

District Director
Lejweleputswa District

Dear Ms. Zonke

NOTIFICATION OF RESEARCH: PERMISSION TO CONDUCT RESEARCH PROJECT IN LEJWELEPUTSWA DISTRICT

This letter serves to inform you that Mr. P. M. Machava has been granted permission to conduct research in the Lejweleputswa District under the auspices of the Central University of Technology. The details in relation to the research project are as follows:

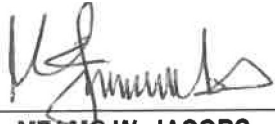
Topic: Primary school financial management and leadership for quality education amidst COVID-19 in Lejweleputswa education district.

- List of schools involved: Bedelia Primary School, Dagbreek Primary School, Daluvuyo Primary School, Ed-UCollege, Riebeeckstad Primary, Thabong Primary School and Thembekile Primary School.
- Target Population: Seven principals and seven SGB treasurers at the selected schools.
- Period of research: From the signature of this letter until 30 September 2024. Please note the department does not allow any research to be conducted during the fourth term (quarter) of the academic year nor during normal school hours. The researcher is expected to request permission from the school principals to conduct research at schools.

- Research benefits: The research will significantly contribute to the Free State Department of Education's understanding of the accurate management of school finances during COVID-19 and provide insights into how it can better prepare for future pandemics from a financial management perspective. We will accomplish this by evaluating the applications of financial management principles and practices in Section 20 and Section 21 schools. SASA will be used as the bedrock of this assessment. The efficient application of financial management principles contributes to the quality of education. Further, it puts the province on the map by improving the quality of education in Free State schools.

The Sub-directorate of Research and policy will make the necessary arrangements for the researchers to present the findings and recommendations to the relevant officials in the Department.

Yours Sincerely,



Mr. MZAMO W. JACOBS
DIRECTOR: QUALITY ASSURANCE,

DATE: 24/05/2024

Annexure C: Ethical clearance letter



RESEARCH ETHICS APPROVAL

Date: 7 August 2023

This is to confirm that ethical clearance has been provided by the Faculty Research and Innovation Committee **[01/06/16]** in view of the CUT Research Ethics and Integrity Framework, 2016.

Ethical clearance number:

[HREIC 03/23/10] ST.M.Ed

Applicant's Name and student number	Mr PM Machava 217011386
Supervisor's Name for Student Project	Prof GJV Schlebusch
Level of Qualification for Student's Project	M.Ed
Title of research project	Primary school financial management and leadership for quality education amidst COVID-19 in Lejweleputswa education district
FRIC approval number	FRIC 03/23/10

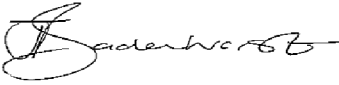
All conditions as set out below have to be met as set out in your LS 262 a form.

As this research focuses primarily on human beings you will be ethically responsible for:

- protecting the rights and welfare of the participants;
- gaining the trust and co-operation of all the participants with the assurance that the information collected will be kept confidential;
- informing the participants from the outset that their participation will be voluntary, and that the data collected will be conducted with the consent of the relevant authorities at the participant schools;
- adhere to the principles of rigorous data collection, analysis and interpretation consistent with the design of the study;
- keeping a data trail for possible auditing purposes and safe-keeping of raw data for a period of three years after publication of the results/findings;
- respecting the confidentiality of the data.

We wish you success with your research project.

Regards



Prof JW Badenhorst

(Chairperson: Faculty of Humanities Research Ethics and Integrity Committee)

Annexure D: Application letter to the principal to conduct research in the school

Cell: 078 967 4368

mabizweni11@gmail.com

4498 Zone 13

Meloding

Virginia

9430

28 April 2024

The principal

Dear Sir/ Madam

APPLICATION FOR PERMISSION TO CONDUCT A RESEARCH IN YOUR SCHOOL

- I hereby apply for a permission to conduct research at your schools.
- I am a Central University of Technology (CUT) student pursuing a Master of Education degree (MEd); my research topic is: **Primary school financial management and leadership for quality education amidst COVID-19 in Lejweleputswa education district**. The supervisor for this study is Professor G.J. Schlebusch; his contact number is (0579103572). This research will assist the School Governing Body (SGB) in Section 21 schools in being more conscious when planning and implementing budgets amidst unanticipated pandemics to continue providing quality education. I would like permission to interview you in your capacity as the school Principal participant and the SGB Treasurer. Your school has been chosen because it is classified under Section 21, represented by quintiles one, two, three, four, and five.

- Interviews will be scheduled outside of regular school hours at the most convenient dates and times for you and other participants. The duration of interviews is anticipated to be one hour.
- I will also physically meet participants when they sign the consent form for this study.
- I will ensure the confidentiality of your personal information and the privacy of those participating in the research while adhering to the ethical standards and guidelines set for research.

Thank you in anticipation.

Machava P.M.

(Mr) PM Machava

Annexure E: Permission letter to request the principal to participate in the research

Cell: 078 967 4368

mabizweni11@gmail.com

4498 Zone 13

Meloding

Virginia

9430

28 April 2023

The principal

Dear Sir/ Madam

REQUEST FOR YOUR PARTICIPATION IN A RESEARCH

- I hereby apply for a permission to conduct research at your schools.
- I am a Central University of Technology (CUT) student pursuing a Master of Education degree in Education (MEd); my research topic is: **Primary school financial management and leadership for quality education amidst COVID-19 in Lejweleputswa education district**. The supervisor for this study is Professor G.J. Schlebusch; his contact number is (0579103572). This research will assist the School Governing Body (SGB) in Section 21 schools in being more conscious when planning and implementing budgets amidst unanticipated pandemics to continue providing quality education.
- I would like permission to interview you in your capacity as the school Principal participant and the SGB Treasurer. Your school has been chosen because it is classified under Section 21, represented by quintiles one, two, three, four, and five.

- Interviews will be scheduled outside of regular school hours at the most convenient dates and times for you and other participants. The duration of interviews is anticipated to be one hour.
- I will also physically meet participants when they sign the consent form for this study.
- I will ensure the confidentiality of your personal information and the privacy of those participating in the research while adhering to the ethical standards and guidelines set for research.

Thank you in anticipation.

Machava P.M

(Mr) PM Machava

Annexure F: Principal's consent to participate in a semi-structured interview

TO WHOM IT MAY CONCERN

Staff Number : _____

Date : _____

Consent to participate in research entitled:

PRIMARY SCHOOL FINANCIAL MANAGEMENT AND LEADERSHIP FOR QUALITY
EDUCATION AMIDST COVID-19 IN LEJWELEPUTSWA EDUCATION DISTRICT

This letter serves to confirm that I, _____ have voluntarily consented to taking part in a semi structured interview for the aforementioned study. I made the decision to participate after being informed about the data collection procedure and all the potential implications of my involvement in the study. I have also been informed of my right to withdraw from the study at any time if I feel unable to continue for any reason, and such a decision will not have any negative consequences for me.

Yours faithfully

PRINCIPAL SIGNATURE

Annexure G: Principal's interview schedule

Primary school financial management and leadership for quality education amidst
COVID-19 in Lejweleputswa Education District

SEMI-STRUCTURED INTERVIEWS

Semi-structured interviews will be conducted by the researcher with five principals of five Section 21 primary schools in the Lejweleputswa education district. School principals are anticipated to respond to enquiries regarding their respective institutions.

WELCOME AND INTRODUCTION

At the outset of the interview session, the researcher will extend a warm welcome to the research participant and introduce himself, establishing a rapport that is pertinent to the individual.

PROCEDURES

The researcher will inform the participant that the interview will be recorded on the tape only if the participant consents. The research will also document nonverbal behaviour by taking notes.

The following is a compilation of enquiries that will be employed during the principals' interviews. Probing will be implemented to supplement the information as needed.

SECTION A: Demographics

- What is your name?
- How many years have you spent serving as the Principal of this school?
- Can you tell me a bit about your role as a principal at [School Name]?
- How did the COVID-19 pandemic impact the day-to-day operations of your school?

SECTION B: Current Financial Management Principles:

- How did your understanding of financial management principles impact your decision-making during the pandemic? (for example, the process of creating a budget and distributing resources)
- What role did the SGB play in ensuring adherence to sound financial management procedures during the pandemic?
- What were the leading financial management difficulties during the COVID-19 pandemic?
- Did your school have to adjust its financial policies or procedures in response to COVID-19? If so, how?
- From your perspective, what fundamental financial management principles should schools consider during a crisis such as a pandemic?

SECTION C: Financial Management Practices:

- What impact did the pandemic have on your school's budget? (for example, more costs, lower income)
- Did your school receive additional financial assistance from the government or other funding sources during the pandemic? If so, how were those funds used?
- Please outline the exact strategies that your school employed to manage its financial resources efficiently during the pandemic.
- How did the school deal with the likelihood of financial misappropriation, fraud, or corruption occurring during COVID-19?
- Did your school have to make any difficult financial decisions during the pandemic? If so, what were they, and how did you approach them?

SECTION D: Primary financial management challenges faced by primary schools during COVID-19:

- How did the school's financial situation during the pandemic impact the quality of education learners received?
- From a financial standpoint, what were the most significant challenges to maintaining high-quality education during the pandemic?

SECTION E: Recommendations and solutions to financial management challenges faced by primary schools during the pandemic:

- Could you suggest potential solutions to the financial challenges or shortcomings that SGBs and Principal encountered during COVID-19 to continue promoting quality education?
- Can you share examples of how your school used financial resources to support quality education during the pandemic? (e.g., technology, teacher training, student support programmes)
- Looking back, what are some things your school could have done differently regarding financial management during the pandemic?
- What advice would you give to other schools facing similar financial challenges during a crisis?

SECTION F: Internal controls

- What internal control measures does the school implement to mitigate the risk of fund mismanagement or corrupt and fraudulent financial activities?
- How would internal controls be improved to enhance current school financial management systems?

SECTION G: Training and education of the principal and SGB

- How often do the SGB attend financial management training or workshops?
- How could financial management workshops or training be improved to continue benefiting the SGB and the principal in managing school finances?
- What role does the principal or SGB formal education play in managing school finances?
- How did training contribute to addressing the swift financial management issues caused by COVID-19?

Annexure H: Permission letter to request the SGB Treasurer to participate in the research

Contact: 078 967 4368

mabizweni11@gmail.com

4498 Zone 13

Meloding

Virginia

9430

28 April 2024

For attention: (SGB Treasurer) _____

Dear Sir/ Madam

REQUEST FOR YOUR PARTICIPATION IN A RESEARCH

- I am a Central University of Technology (CUT) student pursuing a Master of Education (MEd) degree.
- I am conducting research on the following topic, **Primary school financial management and leadership for quality education amidst COVID-19 in Lejweleputswa education district**. The supervisor for this study is Professor G.J. Schlebusch; his contact number is (0579103572). This research will assist the School Governing Body (SGB) in Section 21 schools to be more conscious when planning and implementing budgets amidst unanticipated pandemics to continue providing quality education.
- My research necessitates conducting a semi-structured interview with the School Governing Body (SGB) Treasurer and the School Principal.
- I am requesting to interview with you, the SGB Treasurer. Your school has been chosen because it is classified under Section 21, represented by quintiles one, two, three, four, and five.

- Interviews will be scheduled outside of regular school hours at the most convenient dates and times for you and other participants. The duration of interviews is anticipated to be one hour.
- I will also physically meet participants when they sign the consent form for this study.
- I will ensure the confidentiality of your personal information and the privacy of those participating in the research while adhering to the ethical standards and guidelines set for research.

Thank you in anticipation.

Machava P.M

(Mr) PM Machava

Annexure I: SGB Treasurer's consent to participate in a semi-structured interview

TO WHOM IT MAY CONCERN

Staff Number : _____

Date : _____

Consent to participate in research entitled:

PRIMARY SCHOOL FINANCIAL MANAGEMENT AND LEADERSHIP FOR QUALITY EDUCATION AMIDST COVID-19 IN LEJWELEPUTSWA EDUCATION DISTRICT

This letter serves to confirm that I, _____ have voluntarily consented to taking part in a semi structured interview for the aforementioned study. I made the decision to participate after being informed about the data collection procedure and all the potential implications of my involvement in the study. I have also been informed of my right to withdraw from the study at any time if I feel unable to continue for any reason, and such a decision will not have any negative consequences for me.

Yours faithfully

SGB TREASURER SIGNATURE

Annexure J: SGB Treasurer's interview schedule

Primary school financial management and leadership for quality education amidst
COVID-19 in Lejweleputswa Education District

SEMI-STRUCTURED INTERVIEWS

Semi-structured interviews will be conducted by the researcher with five SGB Treasurers of five Section 21 primary schools in the Lejweleputswa education district. School principals are anticipated to respond to enquiries regarding their respective institutions.

WELCOME AND INTRODUCTION

At the outset of the interview session, the researcher will extend a warm welcome to the research participant and introduce himself, establishing a rapport that is pertinent to the individual.

PROCEDURES

The researcher will inform the participant that the interview will be recorded on the tape only if the participant consents. The research will also document nonverbal behaviour by taking notes.

The following is a compilation of enquiries that will be employed during the principals' interviews. Probing will be implemented to supplement the information as needed.

SECTION A: Demographics

- What is your name?
- How many years have you spent serving as the SGB of this school?
- Can you tell me a bit about your role as the SGB at [School Name]?
- How did the COVID-19 pandemic impact the day-to-day operations of your school?

SECTION B: Current Financial Management Principles:

- How did your understanding of financial management principles impact your decision-making during the pandemic? (for example, the process of creating a budget and distributing resources)
- What role did the Principal play in ensuring adherence to sound financial management procedures during the pandemic?
- What were the leading financial management difficulties during the COVID-19 pandemic?
- Did your school have to adjust its financial policies or procedures in response to COVID-19? If so, how?
- From your perspective, what fundamental financial management principles should schools consider during a crisis such as a pandemic?

SECTION C: Financial Management Practices:

- What impact did the pandemic have on your school's budget? (for example, more costs, lower income)
- Did your school receive additional financial assistance from the government or other funding sources during the pandemic? If so, how were those funds used?
- Please outline the exact strategies that your school employed to manage its financial resources efficiently during the pandemic.
- How did the school deal with the likelihood of financial misappropriation, fraud, or corruption occurring during COVID-19?
- Did your school have to make any difficult financial decisions during the pandemic? If so, what were they, and how did you approach them?

SECTION D: Primary financial management challenges faced by primary schools during COVID-19:

- How did the school's financial situation during the pandemic impact the quality of education learners received?
- From a financial standpoint, what were the most significant challenges to maintaining high-quality education during the pandemic?

SECTION E: Recommendations and solutions to financial management challenges faced by primary schools during the pandemic:

- Could you suggest potential solutions to the financial challenges or shortcomings that SGBs and Principals encountered during COVID-19 to continue promoting quality education?
- Can you share examples of how your school used financial resources to support quality education during the pandemic? (e.g., technology, teacher training, student support programmes)
- Looking back, what are some things your school could have done differently regarding financial management during the pandemic?
- What advice would you give to other schools facing similar financial challenges during a crisis?

SECTION F: Internal controls

- What internal control measures does the school implement to mitigate the risk of fund mismanagement or corrupt and fraudulent financial activities?
- How would internal controls be improved to enhance current school financial management systems?




SECTION G: Training and education of the principal and SGB

- How often do the SGB attend financial management training or workshops?
- How could financial management workshops or training be improved to continue benefiting the SGB and the principal in managing school finances?
- What role does the principal or SGB formal education play in managing school finances?
- How did training contribute to addressing the swift financial management issues caused by COVID-19?

Annexure K: Turnitin Report

P Machava

Machava MED - Oct 2025

-  Quick Submit
-  Quick Submit
-  Central University of Technology

Document Details

<p>Submission ID trnoid::1-3365779851</p> <p>Submission Date Oct 8, 2025, 7:48 AM GMT+2</p> <p>Download Date Oct 8, 2025, 8:06 AM GMT+2</p> <p>File Name Machava_PM,_MED_for_submission_to_examiners.docx</p> <p>File Size 4.3 MB</p>	<p>136 Pages</p> <p>37,458 Words</p> <p>236,910 Characters</p>
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Annexure L: Editing Certificate



EDITING CERTIFICATE

This serves to confirm that the academic work in the form of a dissertation / thesis / article written by:

Persians Mabizweny Machava

Topic:

**Primary School Financial Management And Leadership For Quality
Education Amidst Covid-19 In Lejweleputswa Education District**

Was proofread and grammatically edited by me during:

September 2025



Chris Jewell
Language Editor
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