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EDUCATION FINANCE GOVERNANCE AND QUALITY BASIC EDUCATION IN GHANA: THE CASE OF GOMOA WEST DISTRICT

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A thesis submitted to the School of Graduate Studies in partial fulfillment of the requirements for the award of the degree of Doctor of Philosophy (Educational Leadership)

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DECLARATION

Student's Declaration

I, Roger Amoako, declare that this thesis, with the exception of quotations and references contained in published works which have all been identified and duly acknowledged, is entirely my own original work, and it has not been submitted, either in part or whole, for another degree elsewhere.

Signature:……………………………

Date: ………………………………...

Supervisor's Declaration

We hereby declare that the preparation and presentation of this work was supervised in accordance with the guidelines for supervision of thesis as laid down by the University of Education, Winneba.

Professor Francis Owusu Mensah (Principal Supervisor)

Signature:……………………………

Date: ………………………………...

Professor Kwame Odei-Tettey (Co-Supervisor)

Signature:……………………………

Date: ………………………………...

DEDICATION

This thesis is dedicated to my late father, Mr. Patrick kwesi Amoako for providing me with a good foundation in education to climb to this level.

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ABBREVIATIONS

BECE	Basic Education Certificate Examination
CAMFED	Campaign for Female Education
EFA	Education for All
ESP	Education Strategic Plan
FCUBE	Free Compulsory Universal Basic Education
FSHS	Free Senior High School
GEM	Global Education Monitoring
GETFund	Ghana Education Trust Fund
GIFMIS	Ghana Integrated Financial Management Information System
GoG	Government of Ghana
GPE	Global Partnership for Education
IGF	Internally Generated Funds
IMF	International Monetary Fund
MoE	Ministry of Education
MoF	Ministry of Finance
NEA	National Education Accounts
NGO	Non-Governmental Organization
NFE	Non-Formal Education
OECD	Organisation for Economic Co-operation and Development
ODA	Official Development Assistance
PA	Parents Association
PTA	Parent Teacher Association
SDG	Sustainable Development Goal

SHS	Senior High School
SPIP	School Performance Improvement Plan
TVET	Technical and Vocational Education and Training
UNESCO	United Nations Educational, Scientific and Cultural Organization
USD	United States Dollar
VAT	Value Added Tax
WSF	Weighted Student Funding

ABSTRACT

This study explored the financial governance system of basic education in the Gomoa West District of Ghana, with a focus on how resource allocation, funding adequacy, and governance practices influence the quality of education. Guided by the assumption that quality education can be improved through a more effective and streamlined financial governance regime, the study was anchored in the philosophical assumptions of constructivism and interpretivism. A qualitative research approach was employed, using a case study design to gain in-depth insights into the financial management practices of selected schools and the district directorate. The study purposively sampled 12 participants, comprising three district education officers and nine head teachers from schools benefiting from both the Capitation Grant and the Ghana Accountability for Learning Outcomes Project (GALOP) fund. Data was collected through semi-structured interviews. Thematic analysis was used to code and interpret data in alignment with theories of educational adequacy, efficiency, and the principal-agent framework. Key findings revealed that while budgeting systems such as SPIP ensure policy alignment and accountability, funding remains woefully inadequate and irregularly disbursed. Supplementary sources such as Parent Associations, religious contributions, extra classes and NGOs provide support but are limited and unsustainable. The study recommends increased statutory funding, regular disbursement of grants, capacity building in financial management, flexibility in school financial management and greater stakeholder involvement to enhance financial governance and educational outcome

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter provides an overview of the foundational aspects of the study. It outlines the context and rationale by presenting the background to the study and clearly articulating the research problem. The chapter further states the purpose and specific objectives of the study, formulates the research questions guiding the exploration, and highlights the significance of the study in terms of its potential contributions to policy, practice, and scholarship. Additionally, the chapter defines the scope of the study by addressing its delimitations and provides operational definitions of key terms to enhance clarity and understanding throughout the research.

1.1Background to the Study

This research is premised on the thesis that _quality education in the Gomoa West District of the Central Region of Ghana can be improved if measures are put in place to streamline the financial governance regime in basic education units'. Education is regarded as a source of human, social, cultural, and economic capital, recognised as beneficial for both individuals and society, leading to significant progress on national and global scales. (IBRD, 2005). Furthermore, Sustainable Development Goal (SDG) 4, which aims to ensure inclusive and equitable quality education and promote lifelong learning opportunities for everyone, is essential for enhancing quality of life and fostering the developmental progress of any nation. Consequently, most countries have made access to quality education their primary focus in order to benefit from this collective good. The Education for All (EFA) Global Monitoring Report (2005) states that there are two essential components of high-quality education. These components include the enhancement of learners' cognitive development and the provision of an environment that fosters their creative and emotional growth. Thus, access to quality teachers, teaching and learning resources, adequate infrastructure and a supportive learning environment are prerequisites for quality education. Notwithstanding the forgone notions, the provision of quality education remains closely tied to substantial financial investment, enhanced organisational resources, and effective delivery structures. Research indicates that education financing is a fundamental pillar of any education system, as schools, policies, and administrative functions depend on adequate funding to operate efficiently (UNESCO, 2025). In recent years, developing countries have significantly increased their investments in education, recognising its role in fostering economic growth and social development. However, disparities in funding allocation persist, often disproportionately affecting marginalised groups, such as children from underserved communities and those with disabilities. Addressing these inequities requires not only increased financial commitment but also strategic resource distribution to ensure equitable access to quality education (UNESCO, 2025).

Notwithstanding substantial investments in education and the corresponding rise in educational expenditure and school enrolment rates, the educational attainment in the developing countries remains inadequate (Mamadova et al., 2019). Inadequate levels of finance, weak institutional structures, and ineffective delivery systems have been associated with low participation rates in basic education in developing economies. In light of the prevailing financial conditions in numerous developing nations, it is imperative to explore financing strategies for education to promote efficiency and enhance social fairness. (Mamadova et al., 2019). Mamadova et al., (2019) argue that, often, the current financing mechanisms lead to insufficient investment in education and the inappropriate distribution of government expenditure in this sector. The diversity of funding sources and efficiency-enhancing measures are therefore required to cover the significant financial investments for expanding access and improving the quality of education (Gropello, 2006; IBRD, 2005).

Since the beginning of the Fourth Republic, successive governments in Ghana have instituted programmes and policies to make education, especially basic education, affordable and accessible to all people and to improve education for all Ghanaians. The Free Compulsory Universal Basic Education (FCUBE) was instituted in 1995 as a constitutional mandate to ensure that basic education is both free and compulsory a decade following the 1992 constitution. Financing education in Ghana has posed a dilemma for policymakers (Akyeampong, 2009). Akyeampong (2009) posits that, all educational levels in Ghana face analogous challenges, including inadequate physical infrastructure and insufficient teaching and learning materials essential for the effective provision of excellent education.

The policy and implementation of free schooling are primarily about removing the financial barriers to education and enhancing access for all citizens of school age in Ghana. Although these policies are ostensibly about addressing financial barriers to education, they are also part of a broader education funding strategy designed to promote more equitable access to better-quality education (Akyeampong, 2009). Ghana under the Fourth Republic has adopted two major policies to ensure total free education at the basic level. These policies are the Free Compulsory Universal Basic Education (FCUBE) and the Free Senior High School (FSHS), with the latter ostensibly serving as an extension of FCUBE. The Capitation Grant Scheme, which was introduced between 2004 and 2005 as a pilot scheme to enhance the FCUBE program, was expected to make education at the basic level fee-free by eliminating all fees and levies. In the case of secondary education, the persistence of unaffordability, embedded in the cost-sharing system, restricted most graduates of basic school from enrolling in senior high schools (Addae et al., 2019; Adu-Ababio & Osei, 2018; Nurudeen et al., 2018) and also led to the introduction of the FSHS policy.

The impact of fee abolition on the quality of education is quite enormous. This is first because the revenues from fees help manage education by providing resources for teaching and learning, supplementing feeding costs, and motivating teachers. Secondly, the introduction of fee-free education is the increase in enrolment numbers, and the implication is that resources must be shared among more pupils to cater for the enrolment surge. This increases the financial burden on the public purse of most countries in financing education and raises the issue of the role of finance in the successful implementation of a fee-free education policy.

Various factors such as home, teacher, school, and student-related issues influence quality education and students' learning outcomes. Arora and Singh (2017) classify factors affecting students' learning outcomes into internal and external categories. Factors such as sex, age, learning strategies, participant behaviour, motivation, self-confidence, time management, and sleep pattern all play a significant role. However, adequate funding of the education sector and the effective use of the available financial allocation are key to enhancing the development of the sector. It enables the system to function effectively and efficiently, thereby ensuring quality at all times in its productivity and the student's learning outcomes.

Finance is critical to a country's education system. This is because educational quality issues such as adequate infrastructure, including furniture; availability of up-to-date teaching and learning resources; information, communication, and technology for teaching and learning; equipment; standard class size; well-trained and motivated teaching and non-teaching staff will be possible through adequate funding. A critical examination of education provision worldwide goes beyond merely introducing an educational policy; strong financial support is necessary to ensure the sustainability of that policy. The Education For All (EFA) Global Monitoring Report (UNESCO, 2012) states that 46 developing countries need $54 billion to provide basic education for children of school-going age. This suggests that the cost of financing basic education may continue to rise each year. Cobham and Klees (2016) have argued that there is a USD 39 billion annual financial gap to meet SDG4 targets solely for pre-primary, primary, and secondary education.

With the importance of funding in education notwithstanding, it can be argued unequivocally that ensuring quality education through the provision and availability of funds is not enough. This endeavour also requires institutional structures and an efficient and effective financial governance system. The capacity to deliver quality education universally and to address emerging priorities relies on sufficient educational funding; however, the governance, distribution, and oversight mechanisms are crucial in ensuring resources are allocated effectively for maximum impact. Evidence from both developing and rich nations has shown that merely supplying resources is insufficient to guarantee successful learning results. Although monitoring inputs, outcomes, and service delivery is a beneficial initial measure, it is inadequate in isolation. To effectively hold participants in the school finance system accountable and guarantee that resources are utilised as intended, comprehensive evaluations of final expenditures are essential (Fiszbein et al., 2011).

According to the World Bank (2013), developing countries are investing heavily in their education systems and providing their children and youth with unprecedented levels of access to education. The bank believes that this effort is not enough. Rather, achieving national education goals will require additional financial commitments over a long-term period. Equally important is ensuring that resources are used effectively by addressing the spending inefficiencies that are common in many education systems (World Bank, 2013). In some cases, funds may not be reaching schools, spending decisions may not align with learning objectives, and government agencies may lack the capacity to manage resources efficiently. To meet the growing demand for educational opportunities in a financially feasible and sustainable way, countries must tackle these challenges head-on.

Based on the issues raised in the above discussions, the current researcher argues that the quality issues in basic education are associated with making appropriate financing policies that ensure adequacy, equity, efficiency, and effectiveness. However, most attention has been given in recent years to the financing gap, which discounts efficiency and effectiveness in the educational funding discourse. However, from a financial standpoint, one cannot downplay the issue of inadequacy or a gap in finance; it is equally important to address how funds are utilised to ensure quality and achieve set goals. Effective and efficient finance governance remains a challenge in developing countries. In the education sector, school principals often face shortages and limited budgets in trying to deliver learning to students. Poor financial management capabilities exacerbate the scarcity of resources. These can compromise the overall effectiveness and efficiency of public service delivery by leading to the misallocation of scarce resources or by facilitating the misuse of funds and leakage. Numerous countries, including Ghana, confront significant budgetary difficulties due to elevated public debt and competing demands for infrastructure, healthcare, and social security. Consequently, enhancing spending efficiency has become imperative, facilitating improved outcomes without augmenting expenditures (IMF, 2016).

In Ghana, public schools receive revenue from three main sources, namely the Government of Ghana budgetary support, the Donor Pool fund, and Internally Generated Funds (IGF). A significant allocation of resources has recently been directed towards the education sector, surpassing international standards when accounting for internally generated money, and outperforming all other West African nations (ESP 2018). Education expenditure has been increasing at a more rapid pace, in both nominal and real terms, than the overall government expenditure on education. A greater proportion of funding to the education sector comes from the government budget, with the government contributing 87% in 2012 and 78% in 2015. The Ghana Education Trust Fund (GETFund) (an earmarked proportion of VAT) and the Annual Budget Funding Amount (ABFA) (an earmarked proportion of oil revenue) have contributed increasing amounts to overall education expenditure since 2012, primarily funding government expenditure on educational goods, services, and capital (ESP 2018). The proportion of education spending from internally generated funds (IGF) has increased recently, reaching 17% in 2015. Growth in expenditure in the Junior High School (JHS) sector is primarily due to a rapid increase in the number of teachers employed in the sector. This period was before the introduction of the free SHS policy, the growth of which will also affect the division of government spending between the sectors. Both NFE and TVET have consistently attracted the least educational expenditure, often below 3% of the total education budget (ESP 2018). It must be emphasised that all these expenditures on education are not only for the quantitative provision of education but also to ensure quality education.

Nugba, (2020) argues that in Ghana, the measurement of educational quality has primarily centered on resource inputs and learning outcomes. As such, quality is assessed based on the extent to which the education system meets its stated curriculum goals and objectives. Key indicators include student achievement levels, teacher qualifications, pupil-teacher ratios, the availability of textbooks, and the adequacy of school facilities and equipment, as well as students‘ cognitive development (Nugba, 2020). Ultimately, the determination of whether the education provided is of good or poor quality depends on how effectively these elements align with and fulfill the established educational standards and objectives. Financial governance plays a critical role in shaping the standards and indicators for basic education, as it determines how resources are allocated, monitored, and utilized to support educational objectives. When financial governance is weak or ineffective, it often leads to systemic issues such as resource misallocation, infrastructure deficits, and poor learning outcomes, challenges that are prevalent in many educational systems across the globe (Bikamo, 2021). Other issues include poor school leadership and management, unsatisfactory teaching and learning, and a decline in the academic performance of learners. An education system that lacks competent instructors and faculty leaders, adequate infrastructure, and textbooks may have greater problems promoting excellent schooling (OECD, 2020). Thus, a defective financial governance system has undesirable repercussions on education, and this has deprived many African children of the right to quality education (Sidibé, Gao, & Jaiteh, 2022).

1.2 Statement of the problem

A financial resource refers to a monetary asset that enables the acquisition of all other educational inputs, such as infrastructure, teaching materials, and personnel (Oyekan et al., 2015). The availability and effective mobilisation of financial resources are therefore crucial across all levels of education. In recognition of this, the Government of Ghana continues to invest significantly in the education sector. According to Inusah et al. (2021), education constitutes a substantial portion of the national budget. The Ministry of Finance‘s Medium-Term Expenditure Framework (2018–2021) reported a total education expenditure of GH₵ 9.26 billion in 2018, GH₵ 9.19 billion in 2019, and GH₵ 9.19 billion in 2020. Of these amounts, allocations to basic education alone were GH₵ 3.16 billion each year, representing over 35% of the Ministry of Education‘s total expenditure (MoE, 2019; Inusah et al., 2021). This underscores the government's prioritisation of basic education in national funding strategies. UNESCO recommends that a country spend 6% or more of its GDP on education, while the Global Partnership for Education (GPE) recommends that 20% of a country's budget should be spent on education. It is worth noting that these two recommendations have been exceeded by Ghana (OECD, 2018; GPE, 2019). The World Bank (2017) indicates that when comparing Ghana to the other 13 members of the Economic Community of West African States (ECOWAS), Ghana demonstrates a superior commitment to educational expenditure. The World Bank (2017) reports that comparing Ghana to any of the other 13 Economic Community of West African States (ECOWAS) puts Ghana ahead in terms of expenditure on education.

Despite the investments made to improve the basic education sector in Ghana, the quality of education in the country is not making corresponding improvements (Inusah et al., 2021). Inusah et al (2021) have further argued that resources directed to the sector seem not to be effectively and efficiently allocated, and the various activities and projects carried out in the various metropolises, municipalities and districts do not prioritise education at the various levels. According to Kwadwo and Konadu (2020), Ghana faces more of a financial resource allocation effectiveness and efficiency challenge rather than a resource challenge to attain sustainable development Goal 4. While the top-performing countries are, on average, spending less (4.18%) of their gross domestic product (GDP) on education and achieving more, Ghana is spending more (6.16%) but achieving less. Provided the nation wants to maintain its efficiency track, it will need to allocate an additional 0.58 per cent of its GDP to education to boost its educational performance to the level of the top-performing countries (Kwadwo & Konadu, 2020). The implication of these studies underscores the issues of effectiveness and efficiencies embedded in Ghana's educational spending and reinforces the notion that Ghana needs more effective and efficient spending as well as adequate finance to achieve quality education at all levels. This is the problem that underpins this research. Consequently, the current research sought to address the lapses in the financial governance system of basic education in the Gomoa West District by exploring how the system can be streamlined to improve quality education delivery.

The situation has compromised the quality of basic education in the district in diverse ways. The 2022-2025 medium-term development plan of the Gomoa West District Assembly identifies several educational challenges in the district, including inadequate furniture for pupils and teachers, dilapidated classroom blocks, insufficient teaching and learning materials, inadequate accommodation for teachers, and a high level of teacher attrition; these challenges are adversely affecting the quality of education. During the 2021/2022 academic year, about 288 teachers left the district through transfers to other districts in the country. Consequently, the pass rate for BECE candidates dropped from 69.8% in the 2020/2021 academic year to 60% in the 2021/22 academic year due to these challenges. The need to mobilise more resources to deal with these challenges cannot be overemphasised; however, it is equally essential to make spending more effective, efficient and equitable. This argument is supported by Oyekan et et.al. (2015), who posit that adequate support for the education sector and effective and efficient use of available financial resources will enable the sector to grow. They further noted that it will also allow the system to operate smoothly, effectively, and efficiently at all times in terms of productivity and student learning results. Goss (2020) also posits that effective financial governance is critical to ensuring the efficient use of resources in education.

These embedding views of the study are based on the thesis that quality education in the Gomoa West District can be improved if measures are put in place to streamline the financial governance regime in basic education units. The central question for the research, therefore, is in what ways can the financial governance regime be streamlined to make it more effective and efficient to improve the quality of basic education in the Gomoa West District?

Considering the important role finance plays in education, there have been a number of studies that examine how education finances affect educational quality (Aina & Bipath, 2020; Darma & Siregar, 2022; Ekeatte, Akeke, & Ekpenyong, 2019; Ojiambo, 2010; Sidibé, Gao, & Jaiteh, 2022; Rahayu, Yudi & Rahayu, 2021). However, all of these studies focus on financial management practices and not the effective governance aspect of education finance. It also appears that no studies in educational finance have been conducted in Ghana with an emphasis on financial governance effectiveness in basic education.

1.3 Purpose of the study

The research sought to explore lapses associated with financial governance systems in basic education in the Gomoa West District and find out measures that can help to streamline the financial governance regime in order to improve the quality of basic education in the district.

1.4 Objectives of the study

The study was guided by the following objectives to achieve the above-stated purpose. To

1. Examine the functionality of the finance governance system in basic education in the Gomoa West District.
2. Examine the allocation of financial resources to schools in the Gomoa West District.
3. Assess the adequacy of statutory education budgetary allocation for the management of schools in the Gomoa West District.
4. Assess the adequacy of supplementary sources of finance for basic education in the Gomoa West District.
5. Explore how education finance governance can improve the quality of basic education in the Gomoa West District.
6. Examine ways the financial governance system can be enhanced to make it more effective in improving the quality of basic education in the Gomoa West District.

1.5 Research questions

1. How functional is the financial governance system of basic education in the Gomoa West District?
2. How are financial resources allocated to schools in the Gomoa West District?
3. How adequate is the statutory education budgetary allocation for the management of basic schools in the Gomoa West District?

4. How adequate are supplementary sources of finance for basic education in the Gomoa West District?
5. How can education finance governance improve the quality of basic education in the Gomoa West District?
6. In what ways can the financial governance be enhanced to make it more effective in improving quality education in the Gomoa West District?

1.6 Significance of the Study

The significance of studying the financial governance system and its influence on quality basic education in the Gomoa West District of Ghana is multifaceted. Firstly, the findings will help identify key inefficiencies, misallocations, and governance gaps that are directly affecting the quality of education. Understanding how financial resources are generated, distributed, and utilised is critical to enhancing educational outcomes.

Additionally, the findings will shed light on the specific challenges faced by the district‘s educational system, such as delays in disbursing funds or misappropriation, which often undermine the effectiveness of government and donor funding initiatives. It can also emphasise the role of transparency and accountability in financial governance, which is essential for ensuring that resources reach intended beneficiaries without being lost to inefficiencies or ineffectiveness.

Furthermore, this study will have practical implications for policymakers. The findings could inform more effective financial governance models and resource allocation strategies that ensure every school within the district receives adequate funding. This, in turn, can help narrow the educational equity gap, especially in underserved communities, leading to improved learning environments, better teacher retention, and overall enhanced educational quality.

Finally, by looking into ideas about financial adequacy, efficiency, and effectiveness in Gomoa West District, the study could add to the overall research on how educational finance is managed in developing countries. It can also provide insights into how education finance reform can be successfully implemented to improve the quality of basic education across other similar contexts.

1.7 Delimitation of the study

The study was limited to public basic educational institutions in the Gomoa West District of the Central Region of Ghana and examined the implication of the financial governance system on quality basic education. Its focus is on education financing issues at the micro level, that is, district and school-level financing. The study does not approach education finance as a technical field dominated by issues of arcane financial formulas and budget categories but focuses on public policy issues such as effectiveness, efficiency, adequacy, resource allocation, and quality of basic education

1.8 Operational definition of terms

Education finance: The process of generating, distributing and utilization of monetary and in-kind resources from both public and private actors for the operationalization of education activities.

Finance governance: systems, structures, policies, and procedures guiding the mobilization, allocation, and utilization of financial resources in the basic education sector to ensure transparency, accountability, and effectiveness.

Adequacy: An estimation of the resources and supports required to give an appropriate education to learners.

Efficiency: Prudent use of available educational inputs such as classrooms, teachers, books, laboratories, and technologies to maximise the qualitative and quantitative output of learners.

Financial Resources: Monetary resource which serves as a means of acquiring all the other educational resources.

Educational Resources: All human, material, and financial supplies available in an academic environment to facilitate school administration and simplify the teaching-learning process.

Supplementary Sources of Funding: Non-governmental contributions such as parental levies, PTA support, NGO interventions, and internally generated funds used to complement the capitation and GALOP grants.

1.9 Organisation of the Study

This study is structured into five chapters, each addressing a key component of the research process. Chapter one provides an introduction to the study, presenting the background, purpose, objectives, and research questions. It also outlines the problem statement, the significance of the study, and its scope and delimitations. Chapter Two offers a comprehensive review of relevant literature, establishing the theoretical and empirical foundation for the study. Chapter Three discusses the research methodology, including the design, data collection methods, and analysis techniques. Chapter Four presents the data analysis and discusses the findings in relation to the research questions. Finally, Chapter Five summarizes the main findings, draws conclusions, and provides recommendations based on the results.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter provides the conceptual basis used to establish the theoretical foundation for the research. The concepts are presented based on the themes derived from the objectives of the study, which is directed by the purpose of the study. The key aim of the research was to explore the lapses in the financial governance systems of basic education in the Gomoa West District and its implication on quality basic education. These concepts are presented as follows:

- **a.** Functionality of the financial governance system of basic education.
- **b.** Allocation of financial resources to schools
- **c.** Adequacy of statutory educational budget allocation.
- **d.** Adequacy of supplementary sources of finance for education.
- **e.** Education finance governance and quality basic education.
- **f.** Effective financial governance for quality basic education.

The focal theory and the study's thesis statement anchor these concepts. The thesis of the study is that quality education in the Gomoa West District can be improved if measures are put in place to streamline the financial governance regime in basic education units. The central question for the research, therefore, is in what ways can the financial governance regime be streamlined to make it more effective and efficient to improve the quality of basic education in the Gomoa West District?

2.1 Theoretical Framework

The study which sought to explore the lapses associated with the financial governance system of basic education and find out measures that can help to streamline the financial regime to improve quality education is supported by elements of the adequacy, effectiveness, efficiency, and the principal-agent theories.

Bryman (2012) posits that theories provide a framework within which social phenomena can be understood and the research findings interpreted. In this regard, the theoretical framework deals with the connection of sets of concepts and premises derived from one or more theories that are created by a researcher to undergird or support a study. As described by Varpio et al. (2020), a theoretical framework is a rationally created interrelated set of concepts and premises that a researcher develops from one or more theories to scaffold a study. The central question for the research is, in what ways can the financial governance regime be streamlined to make it more effective and efficient to improve the quality of basic education in the Gomoa West District? Consequently, the key concepts derived from the research questions are the functionality of financial governance system basic education, finance resource allocation, adequacy of statutory budget allocation for school management, adequacy of supplementary sources of education finance, education finance governance and quality basic education, and enhancing the effectiveness of financial governance systems.

2.1.1 Education Adequacy Theory

The education adequacy theory is a paradigm for estimating the resources and supports required to give an appropriate education to learners. This theory has gained relevance in Africa, particularly in Ghana, as it addresses systemic inequalities and inadequacies in education, while being rooted in the historical context of school finance litigation in the United States. The theory typically involves a judicially enforced requirement for states to provide a specified level of funding per student to guarantee a ―minimally adequate" education in the United States (Rebell & Metzler, 2002).

While there is no single person who can be attributed with propounding the adequacy theory of education, notable individuals who have contributed to its development include education policy experts, advocacy groups, and legal scholars. Some of the most notable participants in the education adequacy movement include Michael Rebell, David Sciarra, and John Yinger, among others. They have argued that education is a fundamental right that the government must provide and that this requires adequate funding and resources to ensure that all students have access to a quality education (Rebell & Metzler, 2002; Yinger, 2004). Thus, the theory posits that all children have the right to a particular level of educational resources and therefore focuses directly on inadequacies in the level of educational opportunities offered to children and youth in schools and classrooms within a country.

Adequacy is related to the education production function, a model commonly used to approximate the amount of educational input needed for each level of learning outcomes. Inputs can include school facilities, teaching and learning resources, teacher quality, family background, student ability, and other factors; outcomes are measured by student achievement. The assertion posits that certain learners are not obtaining a level of education that meets the benchmarks established by state standards, regulations, or educational objectives aligned with constitutional mandates. (Verstegen, 2004). Thus, an educational adequacy claim alleges that schools in some districts cannot provide their students with an adequate education due to insufficient funding. It implies that the government should provide appropriate funds depending on the actual cost of offering such an education.

The education adequacy theory is applicable in education finance governance as it clarifies the requirement for governments to provide adequate funding and resources to ensure that students receive quality education. In governance, the theory emphasises that funding policies and allocations should be designed to meet the educational needs of all students, regardless of their race, ethnicity, socioeconomic status, or geographic location ((Rebell & Metzler, 2002).

2.1.2 Effectiveness and Efficiency Theories

Effectiveness is a key element to achieving the goals or targets that have been defined in every organisation, activity or programme. If an activity achieves its predetermined goals or targets, it is considered effective. The theory of effectiveness primarily pertains to the attainment of policy objectives or targets. The relationship between the output and the desired goals or targets determines effectiveness. It is said that operational activities achieve the policy's goal and final target through wise spending (Mardiasmo, 2009). Efficiency theory in education suggests that educational institutions should strive to achieve educational outcomes in the most efficient and effective way possible. According to the theorist Leibenstein (1966), the general effectiveness of a school system is dependent on converting inputs at the lowest possible cost into maximum profits. Witte and López-Torres (2017) argued that education is considered efficient if its producers make the best possible use of available inputs. It is vital to note that the school's performance of doing so much with so few resources will go a long way towards establishing education leaders' capacity to manage resources to provide quality education. Several principles are often associated with the theory of efficiency in education. Emerson (1909) summarises these principles as clearly defined ideals: common sense, competent counsel, discipline, a fair deal, and reliable, immediate, and adequate records. Other principles include dispatching, standards and schedules, standardised conditions, written instructions, and efficiency rewards. Generally, these principles pertain to the efficient use of resources such as finance, facilities, time, space, energy, and others for the intended activity or goal. To achieve the desired outcomes, the theory suggests using resources in the most productive and effective way possible. The theory highlights the importance of transparency, accountability, and fiscal responsibility in the allocation and use of educational funds. Efficiency is generally measured by unit costs of educating a student, as well as process outcomes of repetition rates, class size, leakages in public expenditure, and teacher absenteeism.

2.1.3 Principal-Agent Theory (Agency Theory)

Principal-agent theory (also known as agency theory or principal agency theory), which originated in economics, explains the contractual relationship between two parties. These parties can be individuals, groups, or organisations. The theory operates under three conditions. Firstly, one of the parties must be 'the principal', while the other party must be 'the agent'. The second requirement is that the objectives of an agent and the principal must occasionally clash. Thirdly, there is a possibility for information asymmetry between the principal and the agent. Information asymmetry refers to a situation where the principal cannot fully know about the actions or capabilities of the agent. The theory therefore pertains to a situation in which a principal depends on an agent to achieve his or her goals, but the agent may pursue a different objective and thus act in his or her self-interest (Eisenhardt, 1989; Tirole, 1994). External uncertainty renders it impossible to ascertain definitively whether the agent is acting in the principal's best interests. Consequently, a dilemma arises from the interplay of conflicting objectives and asymmetric information. Generally, two categories of agency problems exist. The first category encompasses moral hazard issues, which typically arise when an agent is assured a benefit irrespective of the effort exerted. This issue leads to inefficiency and negligence among agents.

We can establish monitoring and control systems to overcome the asymmetry of information in this situation. The second type of agency problem relates to adverse selection, which can occur in a situation in which a choice between alternatives must be made by the principal under uncertainty, and the agent, who knows the quality of each choice, may be motivated to offer the principal the poorer alternative. Again, the solution is to design proper incentive schemes for agents. However, such circumstances can lead to what is termed a perverse incentive. The term perverse incentives refers to agency problems that are so severe that they yield outcomes in the opposite direction of the intention – that is, more negative than positive. Agency theory was originally used to describe the relationship between the owner and managers of firms, but it can be applied to a variety of situations within and between organisations, including educational governance.

Basic education finance governance operates in a form that ensures that all resources, including finance, are obtained in the appropriate quantity and quality for the attainment of educational objectives. As proposed by Goss (2020), educational finance involves governmental and organisational processes by which revenues are generated (through taxation, tuition, fees, and philanthropy), distributed, and expended for the operational and capital support of formal education. It is a broad and evolving field that encompasses three resource-related functions: revenue generation, resource allocation, and resource utilisation (Rice et al., 2020). Harun et al., (2019) describe it as a process of allocating resources for the operationalisation of educational activities and programmes. A careful study of these definitions of education finance reveals the issue of revenue generation, resource allocation, and utilisation in pursuit of educational objectives. However, the system for governing education finance in the Gomoa West District is fraught with inefficiencies in the generation, distribution, and utilisation of educational resources, negatively affecting the quality of education. This viewpoint is supported by Kwadwo and Konadu (2020), who argued that resources provided for education in Ghana are characterised by effectiveness, efficiency and allocation challenges. Consequently, the quality of basic education in the district can be improved if measures are put in place to address these challenges.

Good financial governance ensures that educational institutions and systems receive sufficient funding to provide quality education. Adequate financial resources enable schools to attract and maintain well-qualified teachers, provide necessary infrastructure and resources, and create a conducive learning environment. Financial governance influences the provision of support and resources for students with special educational needs. Adequate funding can ensure that these students receive appropriate accommodations, specialised instruction, and support services that enable them to access quality education. Financial governance plays a vital role in promoting access to quality education for all, regardless of socioeconomic status or geographic location. It can allocate funds to reduce disparities and bridge the educational divide, ensuring that disadvantaged students and marginalised communities have equal chances to receive quality education. Financial governance can allocate funds for educational research, innovation, and the development of new teaching methodologies. This investment in research promotes continuous improvement in the quality of education by identifying effective practices and implementing evidence-based approaches. Consequently, financial governance is affecting critical areas of education in the district, which is key to the realisation of quality education. Conversely, a poor educational financial governance system will deprive learners of the benefits associated with good financial governance, as previously discussed, particularly in the case of the Gomoa West District, where the quality of education has been compromised. The situation therefore requires that measures be put in place to improve the poor financial governance system for improvement in the quality of basic education in the district.

Improving quality education requires the adequacy of all resources, including finance. Adequacy of resources in education enhances their utilisation and may influence the achievement of institutional goals, among them the students' academic performance, which ultimately improves quality education (Agnetta et al., 2022). The education adequacy theory is useful in explaining education finance governance and quality education. This is because it emphasises the importance of governments and other stakeholders providing appropriate funding and resources to ensure that learners receive a decent education. Adequacy theory in education finance governance provides a guide for the equitable distribution of resources, determines what constitutes an adequate education, and provides students with the resources they need to meet a country's education standards. The absence of a clear benchmark for what constitutes adequate educational resources and the provision of the same is imperative in achieving quality education. Measures therefore have to be put in place to ensure the adequacy of educational resources to promote quality education in the Gomoa West District.

The issue of adequacy is closely linked to effective and efficient mechanisms for allocating education resources. Each education finance system possesses regulations (both informal and formal) that dictate the budgetary magnitude, the allocation of resources among governmental tiers and educational institutions, and, in certain instances, the characteristics of expenditures across diverse inputs, including capital and operational necessities (World Bank, 2013). Resource allocation also examines how resources, such as textbooks, technology, and teaching supplies, are allocated among different classrooms and grade levels. It further assesses whether there are equitable distributions and if resources align with the school's instructional needs. These resource flow principles, as well as the amount of discretion and autonomy granted to each level in budget distribution, have an impact on the system's accountability, transparency, and performance (Das et al. 2004). These allocation mechanisms, which ensure the equitable distribution of educational resources across all levels, will ensure the provision of quality education when measures are put in place to sustain and improve them. One of the principles associated with the theory of efficiency in education is resource allocation. Efficient and effective educational institutions allocate resources, such as funds, teachers, materials, and facilities, in a way that will achieve target goals and maximise their impact on educational outcomes. It involves making strategic decisions about resource distribution to meet students' needs effectively. The strategy is supported by both effective and efficiency theories which highlight the importance of transparency, accountability, and fiscal responsibility in the allocation and utilisation of educational funds. These are measures that are needed to improve the quality of basic education in the Gomoa West district.

A system that generates financial resources to meet institutional objectives sustainably is known as an enhanced financial governance regime. It further describes a regime that ensures the equitable distribution of generated resources and the efficient utilisation of them. Conversely, a weak financial governance regime is linked to irregular and unsustainable revenue sources that restrict the availability of necessary resources. Furthermore, the distribution and allocation of these limited resources do not align with the educational needs of learners. The weak monitoring mechanisms for the utilisation of financial and other resources adversely affect the provision of quality education, particularly in the Gomoa West District. This situation in the education finance governance of Gomoa West District presents an agency problem. The government, which is the main funder of education and therefore represents the principal, does adequately and regularly provide the needed financial and other resources to educational managers (agents) to meet educational goals. Consequently, educational managers (agents) often make poor choices when implementing the principal's educational goals, leading to ineffective and inefficient outcomes that result in poor-quality education. In order to improve the quality of education in the district, measures are to be put in place to enhance the financial governance regime.

An enhanced financial governance regime ensures the availability of all education resources in the required quality and quantity. To this end, the enhanced regime tracks the transfer of resources from different levels of government to schools and also effectively audits their use. As advocated by the principal agency theory, the issues harming education in the Gomoa West District can be improved as a result of adverse selection and can be resolved through the enhanced financial governance regime. By integrating these theories into the various concepts of financial governance in basic education in the Gomoa West District, educational stakeholders can strive to ensure that financial resources are allocated adequately, managed prudently, and utilised efficiently to support high-quality education for all students in the district.

2.2 Conceptual Framework

The conceptual framework for this study integrates its theoretical underpinnings, concepts and their linkage to the research questions. At the core of the framework is the assumption that quality basic education depends largely on the adequacy, efficient allocation, and effective utilisation of financial resources within a well-functioning governance system. Figure 2 visualises the conceptual framework of how education finance influence quality basic education in the Gomoa West District

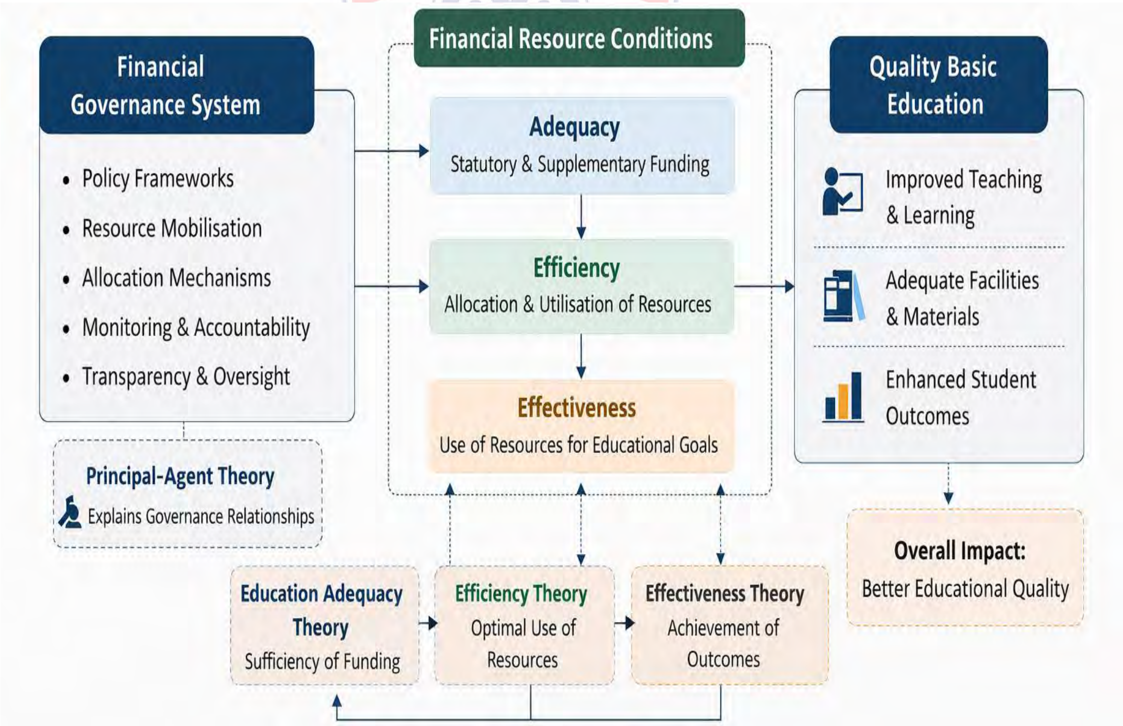

Figure 1: Conceptual Framework for Basic Education Finance Governance

Author's Construct: 2025

Education adequacy theory establishes that governments must provide sufficient resources to ensure that learners meet prescribed educational standards. Adequacy shifts attention from mere allocation to resource sufficiency relative to educational goals. The theory frames the central concern relating to sufficiency of statutory education budget allocation and supplementary funding sources to meet educational needs. Thus, Research Questions 3 and 4 emerge directly from adequacy theory, operationalising sufficiency in the Gomoa West District context.

Efficiency theory examines how well resources are used. Efficiency informs research question 1 (Functionality of the financial governance system) and research question 2 (Resource allocation mechanisms). Effectiveness theory, on the other hand, evaluates whether financial governance achieves intended outcomes such as improved teaching, learning conditions, and student performance. It underpins research question 5 (How financial governance improves quality education) and research question 6 (Ways to enhance governance effectiveness)

Principal-Agent Theory, provides the institutional explanation for inefficiencies and lapses in financial governance. In the Gomoa West context, the Government/Ministry of Education acts as the principal whiles the district education officials and head teachers act as agents. Agency problems arise through Information asymmetry, weak monitoring, misaligned incentives and moral hazard. This theory explains why adequate allocations may not translate into efficient utilisation or effective outcomes. It therefore connects directly to the study‘s overarching question:

In what ways can the financial governance regime be streamlined to improve quality basic education? Principal–Agent Theory provides the governance lens through which functionality, allocation challenges, and enhancement strategies are examined.

The framework conceptualises education finance governance as a dynamic system where adequate revenue generation ensures sufficient financial inputs; efficient allocation and utilisation convert inputs into educational services; and effective governance mechanisms ensure accountability and goal alignment. These processes collectively determine quality basic education outcomes. The conceptual framework therefore establishes a coherent, logically structured pathway linking financial governance processes to educational quality outcomes in Ghana‘s basic education system.

2.3 Functionality of Education Finance Governance System

This section seeks to discuss issues pertaining to research question one, which is imbued with the idea that the functionality of the various aspects or components of any education finance system is crucial for the achievement of quality education. Therefore, examining the functioning of an education finance system is crucial for achieving educational goals. The question therefore is, how functional is the financial governance system of basic education in the Gomoa West District? The primary purpose of this system's functionality is to ensure that institutions within the education system operate effectively and efficiently. Education resources which cost money, including class size reduction or higher teacher salaries, teaching and learning resources, and infrastructure, are positively associated with student outcomes (Baker, 2016).

Education finance is a system of monetary relations regarding the formation, distribution and use of various financial resources. Education financing is an important and inseparable component in implementing the teaching and learning process (Mazidah, 2018). This is because it involves the process of allocating resources for the operationalization of educational activities and programmes (Harun, et al., 2019). Goss (2020) asserts that educational finance encompasses the governmental and organisational mechanisms through which revenues are generated—via taxation, tuition, fees, and philanthropy—distributed, and utilised for both the operational and capital support of formal education. It is a broad and evolving field encompassing three resource-related functions that is, revenue generation, resource allocation, and resource utilization (Rice et al., 2020). All these functions are designed to offer educational opportunities and yield educational outcomes. These activities take place within a wider framework of educational objectives and societal principles that influence the organisation and implementation of financial systems. Institutions for education at all levels including basic schools require funds to mobilize resources to operationalize their activities. However, resources for education are always scarce, especially in sub-Saharan Africa and therefore for the education system to be able to provide effective and efficient education services, good financial governance systems and practices are required. According to the World Bank (2013), there are five core areas of the education finance system. These are school conditions and resources, allocation mechanisms, revenue sources, education spending and fiscal control.

2.3.1 School Conditions and Resources

The school serves as the ultimate platform for deploying educational resources to enhance learning outcomes (World Bank, 2013). Thus, educational resources available in a school tend to be related to the system's overall performance as well as the school's quality in general (OECD, 2013). Consequently, school finance systems are concerned about the availability of specific inputs in schools to improve quality. Financial resources may be designated for salaries of teachers, administrators, and support personnel; maintenance or construction expenses for buildings and infrastructure; and operating costs, including transportation and food for learnerss.

The absence of essential inputs is expected to adversely affect learning outcomes (Harbison & Hanushek 1992; Glewwe et al. 1995; Tan et al. 1997). Although sufficient investment in educational inputs is essential, the optimal combination of these inputs is likely to differ both between and within countries. Certain systems may opt to entice a limited number of high-caliber educators through elevated compensation, while others may want to implement smaller class sizes with a greater number of teachers to enhance student-teacher engagement (World Bank, 2013). The underlying goal of providing basic educational inputs in many school finance systems is to encourage student learning. School finance systems also outline expectations for educational quality and how these means should be used. The ultimate objective of education is often to improve student achievement, but systems may establish other intermediate goals, such as completion rates. Measuring learning outcomes with large-scale assessments is an effective way to determine educational quality, and many educational systems are starting to use assessments for accountability and funding allocations (World Bank, 2013). The implication is that quality of education can be achieved if the finance governance system ensures a balanced mix between school conditions and resources. That is, ensuring adequacy and equity between the provision of school resources such as infrastructure, teaching and learning resources, transportation and meals on the one hand, and school conditions such as student-teacher ratio for enhanced interactions.

At this point, it is important to explore the different types of resources available for a school or the education sector at large. These resources include material, human, social, cultural and moral resources.

a. Material Resources

Edwards and Kane (2014) opine that this category of material resources encompasses what is known as financial and physical capital in economics. In this research, they may include financial resources accessible to the school, school infrastructure, equipment, and operational supplies required by schools on a daily basis. The financial resource refers to the monetary assets that are used to acquire all other educational resources. Its availability and mobilisation are of great importance to any educational industry. The financial position of an institution has a lot to do with its continuity or existence. Financial resources can be allocated to salaries paid to teachers, administrators and support staff; maintenance or construction costs for buildings and infrastructure; and operational costs, such as transportation and meals for students. Edwards and Kane (2014) further argue that material resources have garnered a lot of attention because they are visible, and they can be readily replicated and used to get additional resources. Schools, for example, may contract out school facilities in order to obtain more monetary resources, and they may engage in income-generating initiatives in order to mobilise more monetary resources for the school

b. Human Resources

Human resources, like material resources, are more palpable and simpler to appreciate (Edwards & Kane, 2014). According to them, this category comprises resources such as labour, experience, skills, and knowledge. This category also encompasses leadership, as it influences numerous other human resources involved in resource mobilisation efforts. The evidence suggests that the style of leadership in rural schools determines the success or failure of resource mobilisation activities. According to Fetner and Kush (2008), human beings enroll all those who can help with resource mobilisation activities. According to resource mobilisation theorists (Edwards & McCarthy, 2004; Kane, 2010), new and existing networks, collaborations, and affiliation to effective groups that drive resource mobilisation are vital for social movements and organisations such as schools to grow.

c. Social Resource

According to McCarthy (1996) and Eslen-Ziya (2013), social-organisational resources serve as mobilisation mechanisms essential for the success of social movements and organisations. Infrastructure, alliances, partnerships, and pressure organisations are examples. According to Edwards and Kane (2014), persons in power can influence and control these resources. This study's rural villages and schools demonstrate how access to these resources can effectively marginalise and exclude others. Water and sanitation, roads, walkways, the internet, libraries, and school laboratories are all examples of social and organisational resources (McCarthy, 1987; Zald, 2017; Manky, 2018). Tilly (1998) and Tilly and Wood (2015) state that resources residing under social-organisational resources can be withheld by those in power and denied to those perceived as outsiders or different from those in power.

d. Cultural Resources

Edwards and Kane (2014) identify cultural resources as the acknowledged and ignored symbols, beliefs, values, identities, and behavioural norms of a group of people that anchor their behaviour and how they interact with the environment Therefore, culture serves as a reserve supply of resources that is ready for use by all stakeholders in schools. Edwards and Kane (2014) highlight that cultural resources are not uniformly distributed within a specific area nor universally available to prospective movement actors and groups. This study contends that schools must recognise the cultural resources within their environment and leverage them to enhance resource mobilisation. Cultural items such as music, literature, web pages, and films facilitate the socialisation of school stakeholders and enhance the ability of social movements and organisations to participate in collective action that utilises necessary resources (Edwards & Kane, 2014).

e. Moral Resources

Cress and Snow (1996) identify moral resources as validity, authenticity, solidarity, sympathetic support, and celebrity. Corte (2013) contends that social and political movements might leverage moral resources available at the organisational level. Moral resources can support a particular school campaign and enhance its popularity by leveraging celebrities and advocates (Cress & Snow, 1996; Corte, 2013).

A crucial inquiry arising from the literature study in this section is: how can schools recognise and utilise the material, human, social, and cultural resources at their disposal?

2.3.2 Revenue Sources

The education finance system requires reliable and sustainable sources of funding to operationalise its activities. Thus, in line with the focus of the study, which is based on the thesis that the quality of basic education in the Gomoa West District can be improved if measures are put in place to streamline the education financial governance in the Gomoa West District, it is important to examine the various sources of funding for education and how it can enhance quality education.

Education systems need to raise sufficient revenues to ensure that, if used efficiently, learners may reach appropriate learning goals at each education level (World Bank, 2013). Taxation raises much of the government funding for public services in industrialised nations. These include property, income, and sales taxes. However, in low-income countries where tax collection effort is often low and inconsistent, or in crisis or post-crisis situations where state capacity is limited, public sources for domestic education financing are limited (Inter-Agency Network for Education in Emergencies, 2008). Nevertheless, domestic sources of revenue remain an important share of education expenditure, even in sub-Saharan Africa (Fredriksen, 2008).

Many nations face a significant task in raising sufficient revenue to increase enrolment while maintaining or even improving school quality. Domestic education financing stakeholders differ in terms of revenue generation. It may be prohibitive for certain levels of government or schools to raise funds or use them for specific objectives. Furthermore, differences in fiscal capacity to produce revenue by subnational or local division may result in broad disparities in learning resources, which can be addressed through redistributive intergovernmental grants (OECD, 2002).

While improving efficiency in the use of public resources is one strategy for improving results, systems frequently depend on additional funding sources, such as international donors or the private sector, including households. In general, international resources account for a small proportion of overall educational resources. However, there are instances where Official Development Assistance (ODA) is a major source of revenue for basic education. In addition to ODA, a smaller portion may come from private donors such as high-net-worth people, faith-based organisations, corporations, and philanthropic foundations in both developing and developed countries (Barrera-Osorio & Guáqueta 2010).

Households can also be a primary source of education funding. While many developing countries have abolished primary school registration fees, many parents still report paying them (Transparency International, 2009), and grandparents continue to face significant school-level imposed fees for required inputs such as uniforms, textbooks, and school levies for parent-teacher association dues. Some argue that school fees are essential for cost recovery and to increase families' financial interest in their children's education, resulting in more efficient school operations (Jimenez & Lockheed 1996). Others argue that they prevent the poorest, particularly girls, from attending school and contribute to every intergenerational transmission of poverty that basic education is meant to end (Kattan, 2006).

Researchers have documented the unintended consequences of abolishing school fees, one of which is that the resulting increases in enrolment can lead to drastic declines in school quality (Fiske & Ladd 2008). Another unintended effect of eliminating school fees is a decrease in school accountability to households, which may result in further declines in school quality (World Bank & UNICEF, 2009). The sources of financing and the mechanisms for raising revenue have consequences for adequacy, sustainability, and equity. The composition and amount of revenue may vary between systems, but a suitable balance of potential revenue sources is required. One of the challenges facing many African countries today is the decline in the budgetary allocation to education despite the increase in the enrolment of students in public schools (Mohamedbhai, 2011).

2.3.3 Education Spending

The areas of education expenditure are critical to the achievement of educational goals, and quality education can be enhanced when financial resources are spent more efficiently and effectively, which is in line with the premise of the study. The need to address issues relating to education spending and its role in enhancing quality education spending is therefore appropriate for the study.

Education expenditures are significant as they provide resources that facilitate meaningful learning experiences for students, ultimately leading to outcomes such as economic productivity, social responsibility, and civic engagement. (Rice, 2015). According to UNESCO‘s National Education Accounts (NEA) framework, a country‘s total education expenditure typically originates from three primary sources: the public sector (mainly government funding), the private sector (including households and businesses), and international sources (such as grants and aid from foreign donors or development partners) (UNESCO, 2016). UNESCO (2016) emphasised that these funds may be used for different levels of education, including preschool, primary, secondary, technical-vocational, tertiary, and non-formal. Educational expenditure includes current expenditures (such as teaching and non-teaching staff compensation, textbooks and other teaching materials, and other goods and services) and capital expenditures. It represents the point at which monetary resources begin to promote learning outcomes.

Providing inputs requires both current and capital expenditures. Current expenditures refer to those recurrent expenditures that fund the regular operation of the school system, such as teacher salaries and benefits and teaching materials. Teachers' salaries constitute the predominant portion of current educational expenditures in both developing and wealthy nations, potentially displacing other essential inputs for effective learning (UNESCO, 2016). This significant investment in educators is warranted due to the fact that teachers represent the most vital school resource available to learners. (e.g., Ferguson, 1998; Rivkin et al., 2005; Sanders & Rivers, 1996). Concerns regarding the supply and quality of teachers, especially in specific geographic and subject shortage areas, have led policymakers and researchers to explore how compensation can be leveraged to attract and retain high-quality educators in the most underserved schools. (Rice et al., 2020).

Research indicates that financial compensation, in conjunction with factors such as working circumstances, student demographics, and school leadership, affects teachers' choices regarding employment locations, career longevity, and the types of professional development they seek (Rice, Roellke, Sparks, & Kolbe, 2009; Springer, Swain, & Rodriguez, 2016). Moreover, evidence indicates that annual incentive payments, or bonuses, may serve as an efficient mechanism for keeping educators in subject-deficient areas and underprivileged schools (Clotfelter et al., 2005). Research has found that large financial payments coupled with threats of dismissal may precipitate improvements in teacher performance (Dee & Wyckoff, 2015) but that the success of incentive systems may hinge on factors related to their design and implementation (Rice & Malen, 2017). Clearly, more research is required to understand how to structure teacher compensation in ways that advance the overarching goals of public education.

Capital expenditures refer to fixed costs such as school construction costs as well as those related to the long-term maintenance or expansion of buildings. In most regions of the world, capital expenditures represent a relatively small share of total public education expenditure and are managed by central or state governments (Ross & Levacic, 1999). The quality of education and student performance influence school conditions in addition to basic inputs. While studies have indicated that how money is spent on education like what is bought and the rewards tied to funding—is more important than just the total amount spent, having a basic level of financial resources seems necessary to make sure students have access to essential resources and materials. However, it is unclear what this basic spending level is, and it probably differs between and within countries. However, the exact minimum level of spending required to ensure quality education remains unclear and likely varies both across and within countries. Moreover, achieving an adequate average level of expenditure does not necessarily ensure that the most vulnerable children receive equitable opportunities to benefit from publicly funded education and participate fully as civic and economically productive citizens. To address these disparities, differentiated spending may be necessary targeting specific student groups based on factors such as ethnicity, language background, socio-economic status, or special educational needs (Oosterbeek & Patrinos, 2009).

2.3.4 Fiscal Control and Capacity

Sound fiscal controls of limited education resources and the capacity of those in charge in this direction are essential to building and maintaining confidence in the education finance system and consequently enhancing quality education. In order to ensure that resources are used for their intended purposes, there is the need to examine the budgeting process of school finance, tracking of transfer of financial resources to schools, the capacity to plan and monitor the education budget and how capital expenditures are monitored. Mestry (2004) emphasises the role of finance policies and separation of powers in ensuring compliance with budgetary allocations and reducing risks of misappropriation. Consequently, skilful handling of funds, encompassing budgeting, revenue diversification, cost management, and investment strategies, stands as a cornerstone for ensuring the enduring prosperity of educational organisations (Mamburao & Manubag, 2023).

A significant portion of the school finance literature emphasises targeted public expenditure metrics, such as budget allocations, rather than actual budget expenditures when assessing the quality and equity of an education system. (World Bank, 2013). However, budget allocations or other measures of intended expenditure may be a poor proxy for education services actually reaching beneficiaries. Education services are unlikely to be of adequate quality if resources do not serve their intended purpose. Therefore, a crucial area for understanding school finance systems is the fiscal control mechanisms used to plan, monitor, and execute the education budget. The break in the chain between budget allocations and education service delivery may occur for several reasons.

There may be capacity constraints at the central government level to adequately budget for expenses or comply with what has been budgeted, or the subnational or school level may not allocate resources productively. Fraud or corruption hinders effective budget execution. Lastly, a lack of transparency in the budgeting process limits access to information on the resources available, weakening the capacity of local communities to exercise scrutiny on the resources allocated and used for the delivery of education services. While well-functioning finance systems alone do not ensure academic effectiveness, a critical factor in school finance systems is how well education systems implement fiscal control mechanisms to ensure that budgeted resources for education are spent as intended. Fiscal controls in school finance may include budget implementation/execution reviews, reporting requirements, internal and external audits, public information on school budgets, and enforcement mechanisms. Research conducted by Agyapong (2017) and Talikan (2021) has underscored the significance of financial literacy, decision-making methodologies, and internal control mechanisms in fiscal management to guarantee the optimal and effective utilisation of financial resources. The World Bank (2013) established key areas on which a well-functioning education finance system hinges. This can be ensured through the availability and implementation of a policy framework for financial governance. Chokaa (2023) emphasise that well-implemented policy frameworks enhance financial governance through structured accountability mechanisms. In their study, it was established that the regulatory framework positively affects financial corporate compliance during the period of study, and its effects are significant. Wong (1999), however, asserts that rigid rules without integration can hinder effective resource use. He further argues that policy fragmentation in education finance arises from entrenched rules that have remained stable over decades, leading to a lack of coherence among federal, state, and local policies, which ultimately constrains educational opportunities in schools with the greatest needs.

2.4 Financial Resource Allocation to Schools

The financial resource is a monetary asset that facilitates the acquisition of all other educational resources. Their availability and mobilisation are crucial to the education sector (Oyekan, et al., 2015). The financial status of an institution significantly influences its continuity and viability. The allocation of financial resources therefore plays a vital role in improving quality education and as such the need to examine how financial resources are allocated to basic schools in the Gomoa West District.

Effective resource allocation, as highlighted by Brown et al. (2024), maximises educational materials, infrastructure, and personnel, hence improving overall quality of education.

Baker (2012) asserted that a comprehensive metric of per-student expenditure is positively correlated with enhanced student learning results. In certain studies, the magnitude of this effect is greater than in others, and in some instances, supplementary money seems to be more significant for specific students than for others. There are other factors that may moderate the influence of funding on students' learning outcomes, such as how that money is spent – in other words, money must be spent wisely to yield benefits. Schooling resources which cost money, including class size reduction or higher teacher salaries, are positively associated with students' learning outcomes. Again, in some cases, those effects are larger than others and there is also variation by student population and other contextual variables (Oyekan et al 2015)

The financial resource refers to the monetary resource that is used to acquire all other educational resources. Its availability and mobilisation are of great importance to any educational industry (Oyekan et al., 2015). The financial position of an institution has a lot to do with its continuity or existence. The allocation of financial resources therefore plays a vital role in improving quality education, and as a result, there is a need to examine how financial resources are allocated to basic schools in the Gomoa West District.

Overall, investments in education tend to yield tangible benefits for students, and there is limited evidence to support the existence of more cost-effective alternatives. Sustained increases in both the amount and equitable distribution of funding across public school districts can significantly improve student learning outcomes and reduce disparities. While financial investment alone may not solve all educational challenges, ensuring that schools receive adequate and equitably allocated resources is a critical foundation for promoting both equity and quality in education (Nwosu & Ozioko, 2020).

Some studies indicate that giving more money to schools that need it can help close the achievement gap between those schools and others (Lamb, Teese & Helme, 2005; Henry, Fortner & Thompson, 2010), so how resources are distributed is important for fairness in education and should be a key focus for policymakers aiming to ensure quality education. Although research on school effects has generally shown a modest relationship between educational resources and student learning (Fuller, 1987; Greenwald, Hedges & Laine, 1996; Buchmann & Hannum, 2001; Rivkin, Hanushek & Kain, 2005; Murillo & Román, 2011; Hægeland, Raaum & Salvanes, 2012; Nicoletti & Rabe, 2012), a basic set of resources is crucial for providing students with the opportunity to learn.

Resources must be distributed equitably to support school improvement. Additional resources should be distributed to students with the greatest needs. When thinking about the equitable distribution of resources, it is important to understand that equitable does not mean equal (Willis et al. 2019). Research suggests that educating disadvantaged students, such as those from a low-income background or those who are limited English proficient, may cost twice as much as educating students from more affluent backgrounds (Duncombe & Yinger, 2004).

To distribute resources equitably, leaders must collect and analyse school-level data beyond per-pupil funding such as teacher experience levels and teacher turnover rates, as well as student data on demographics, poverty rates, and achievement levels (Willis et al. 2019). Using these data, leaders can identify inequities in current resource distribution as well as student achievement gaps. Once these gaps have been identified, leaders can determine how to intentionally allocate staff and other necessary resources either by school-level needs or based on specific performance gaps (e.g., for specific student groups) to support school turnaround priorities.

Considering the current financial climate in many developing countries, it is important to use new methods of financing education to ensure adequacy and equitable distribution of resources. Often, the current financing mechanisms lead to insufficient investment in education and the inappropriate distribution of government expenditure in this sector (Mamadova et al., 2019). Therefore, we must now utilise the streamlined financial responsibilities, practices, policies, and procedures to enhance the quality of basic education. The expected benefits of improved modes of finance include the trust of parents and communities in schools, improved efficiency and effectiveness of school management, and increased participation by all stakeholders. The general effects of these benefits are improved quality and school performance.

The educational budget refers to the government's proposal or plan for allocating public resources to realise educational goals and objectives. Every school finance system has rules (informal and formal) that determine the size of the budget, the distribution of resources across levels of government and schools, and, in some cases, the nature of spending among various inputs such as capital and current needs. Funders may engage in negotiations with recipients or employ a formula to ascertain the transfer of educational resources. For the former, subnational levels of government (or schools) submit their case for funding to the funding agency (central government) based on known criteria, and resources are allocated based on how well the funding agency considers the proposal to meet the criteria. Alternatively, the funding agency may simply adjust the previous year's payment by a few percentage points, or it may use its own discretion to distribute resources to subnational levels of government or schools (Ross & Levacic, 1999).

Alternatively, transfers can be linked to particular measures, such as the number of students or socio-economic characteristics of students, communities, or regions, and are thus determined by formula. The main distinguishing feature of a funding formula is that explicit criteria are determined to guide the transfer of resources from one government level to another and directly to schools. If the specific formula is relatively easy to understand, made public, respected and enforced, it may improve equity and accountability as it makes transparent the factors affecting the funding schools receive to educational stakeholders.

Once the amount of resources to be transferred to each receiving government or school is determined, a further decision needs to be made as to the form in which the transfers will take place: cash or 'in kind'. Many policymakers, particularly in developing countries, use a simple 'in-kind' formula that employs student-teacher ratios to guide the allocation of teachers, textbooks, equipment and other materials for schools. Some state that best practices would distribute money instead of purchased resources or inputs (Roza et al., 2008; Thomas, 2006).

When resources are transferred in kind, the receiving government or institution has little control over how they are used. If the government gives cash, it may impose limits on how the money is spent. These are called categorical/conditional grants, and the recipient must use the funds for inputs or activities specified by the funder (World

Bank, 2013). Alternatively, when educational resources are transferred in the form of lump-sum/unconditional grants, the recipient has complete discretion over how the funds are spent—though in practice, such discretion is frequently limited to the purchase of current inputs such as teaching materials and teacher salaries.

These rules that govern resource flows, as well as the amount of discretion and autonomy given to each level to distribute budgets, have an impact on the system's accountability, transparency, and performance (Das et al. 2004). Education authorities at the national, subnational, and local levels, as well as schools, may allocate budgets differently, or they may have no budget or budgetary power at all. A good use of information and analysis in allocation choices throughout the system can increase the amount of government resources devoted to the education sector while also improving spending efficiency. Clear policy guidelines for allocating resources for all levels of education will ensure transparency and accountability in resource utilisation, thereby ensuring quality education.

Financial resource allocation in education often relies on formulas designed to promote equity and efficiency. These formulas typically consider factors such as student enrolment, socioeconomic status, and institutional need. For instance, the Weighted Student Funding (WSF) model has been widely adopted to allocate resources based on student characteristics, ensuring that schools with higher needs receive more funding (Odden & Picus, 2020). However, challenges persist in implementing these formulas, particularly in low-income regions where data collection and transparency are limited (UNESCO, 2021). A study by Levačić (2008) found that while formula-based allocation improves equity, it requires robust monitoring systems to prevent mismanagement.

2.4.1 Factors Influencing Funding Formulas

Funding formulas for schools are shaped by various factors that determine how resources are allocated. Levačić (2008) identified the key factors that influence these funding formulas as follows:

a. Student Demographics: The characteristics of the student population, such as the number of students with special needs, low-income backgrounds, or English language learners, significantly impact funding formulas. Schools with higher concentrations of these students often receive additional funding to address their specific needs.

b. Geographic Location: The location of a school can influence funding due to variations in cost of living, transportation needs, and local economic conditions. Schools in rural or underserved areas may require more funding to provide adequate resources compared to those in urban settings.

c. Enrolment Numbers: The total number of students enrolled in a school is a fundamental factor in funding formulas. Typically, funding is allocated on a per-student basis, meaning that fluctuations in enrolment can directly affect the budget available to a school.

d. Educational Programmes Offered: The types of programmes and services a school provides, such as advanced placement courses, vocational training, or special education services, can also influence funding. Schools offering a wider range of programmes may require additional resources to support these initiatives.

e. Historical Spending Patterns: Previous funding levels and spending patterns can play a role in shaping current funding formulas. While the goal is to create a more equitable system, historical allocations may still influence how funds are distributed in the present.

f. Policy and Legislative Framework: At both the local and national levels, government policies and regulations can shape the structure of funding formulas. Changes in legislation can lead to revisions in the criteria used for funding allocation, impacting how resources are distributed among schools.

In summary, a combination of learners' demographics, geographic location, enrolment numbers, educational programmes, historical spending patterns, and policy frameworks influence funding formulas. These factors work together to determine how effectively resources are allocated to meet the needs of diverse student populations and educational contexts

2.4.2 Domains of Educational Resource Allocation

Financial resource allocation is a critical aspect of educational management, ensuring that resources are distributed equitably and efficiently to support teaching, learning, and institutional development. Generally financial resources in education are located for supervision and monitoring, provision of furniture and infrastructure, capacity building, and the provision and equitable distribution of teaching and learning resources all with the view to ensuring quality education.

Effective supervision and monitoring are essential to ensure that allocated funds are used as intended. Studies have shown that inadequate oversight often leads to misallocation and inefficiencies (Amrizal et al, 2021). Direct oversight by school principals and authorities, with routine checks and evaluations, helps detect and prevent financial deviations early. This process increases transparency and accountability in school financial management (Husnidar et al., 2024). Countries like

Finland have demonstrated that strong accountability systems, including regular audits and stakeholder involvement, significantly improve the effectiveness of financial resource allocation (Sahlberg, 2015). The role of school supervision in improving learning outcome and overall quality of education cannot be overemphasized. It enable teachers and other education workers to be dynamic, knowledgeable and up-to-date in the teaching profession and delivering education as a service in general (Adeoye, 2023). Allocating education financial resource for monitoring and supervision of schools is therefore essential.

Different nations around the world have given school infrastructure like classrooms, furniture, bathrooms, and decent learning resources top priority to improve quality education (Nurabadi, 2020). This is because infrastructure is fundamental to creating a conducive learning environment. However, disparities in infrastructure allocation remain a significant challenge, particularly in developing countries. A study by Akporehe and Asiyai (2021) in Nigeria revealed that many schools lack basic furniture and facilities, negatively impacting student performance. Similarly, UNESCO (2020) reported that 40% of schools globally lack access to basic infrastructure, such as electricity and sanitation. Addressing these disparities requires targeted funding and prioritised infrastructure projects in underserved areas. Nigeria faces challenges such as insufficient classrooms, inadequate water supply, absence of playgrounds, inadequate hostels, and insufficient electricity and staff offices, all of which adversely affect students' academic performance. The government is working to enhance the provision of alternative power sources, such as generator plants, as well as to increase the number of classrooms, laboratories, and other educational facilities to improve learning outcomes (Oyediran et al., 2018). Furthermore, the availability of laboratories, libraries, and internet access significantly predicts student academic success in Kenya. Insufficient infrastructure in schools leads to diminished learning achievements. Students attending well-equipped institutions in conducive environments demonstrate superior academic performance compared to those in schools with inadequate facilities (Omolo et al., 2020).

Education is the life process by the continuous development and reconstruction of experiences. It involves the capacity of all those abilities which will enable individuals to control environment, adjust in that environment and fulfill all responsibilities (Lockheed & Hanushek, 1994). Twenty-first century education is about skills –sets of processes and this requires capacity building. Capacity building or capacity development is the process by which individuals and organizations obtain, improve, and retain the skills, knowledge, tools, equipment and other resources needed to do their jobs competently or to a greater capacity (Kumari, 2022). Some of the capacity building programmes for teachers and other education workers include in-service training in forms of attendance to conferences both locally and internationally, attend seminars, short and full time workshops, sabbatical leaves system, symposium, development-enhanced materials among others. On the other hand, capacity building can equally be in the category of research productivity; which means either creating knowledge or dissemination of the knowledge created. These capacity building programmes have the influence on the quality of teaching a particular teacher gives to his or her students. It also empowers teachers with the necessary resources required in the act of teaching and learning. It is through these programmes that teachers are empowered in performing tasks of teaching effectively, produce quality outputs in teaching, solve problems, and make informed choices in their work. Furthermore, building teachers‘ capacity will also make them to learn new things and become capable of adding new and relevant knowledge in their stock of knowledge for the benefit of the students they are teaching.

Capacity building is crucial for ensuring that educational institutions can effectively utilise assigned resources. The process includes training for administrators, teachers, and support staff on financial management and resource optimisation. A study by Darling-Hammond et al. (2017) highlighted that capacity-building initiatives in the United States significantly improved school leaders' ability to allocate resources efficiently. Similarly, in Kenya, the introduction of financial management training for school principals led to better utilisation of funds and improved educational outcomes (Ngware et al., 2016).

Equitable distribution of teaching and learning resources, such as textbooks, technology, and laboratory equipment, is essential for quality education. However, studies have shown that resource distribution is often skewed in favour of urban and well-funded schools (Knight, 2019; Holbeck & Santos, 2020; Omoeva et al., 2021). Addressing these disparities requires targeted policies and increased funding for underserved regions. Equity in resource allocation remains a persistent challenge in education systems worldwide. While many countries have adopted policies to promote equity, implementation gaps often hinder progress. For example, a study by OECD (2018) found that socioeconomic disparities significantly influence resource allocation, with schools in affluent areas receiving more resources than those in disadvantaged areas. To address this, some countries have introduced affirmative action policies, such as Brazil's FUNDEB program, which allocates additional funds to schools serving low-income students (Tripodi et al., 2022).

Financial resource allocation in education is a multifaceted process that requires careful planning, transparent monitoring, and a commitment to equity. While formula-based allocation and capacity-building initiatives have shown promise, challenges such as infrastructure disparities and inequitable resource distribution persist. Addressing these issues requires a holistic approach involving policymakers, educators, and communities to ensure that all students have access to the resources they need to succeed.

2.5 Adequacy of Educational Budget Allocation for School Management

This section of the literature review explores the theme of educational budget adequacy as it relates to school management and links it directly to the research question: ―How adequate is statutory education budget in Gomoa West District?" The adequacy of education budget allocation remains a central concern in efforts to improve school management and educational outcomes, particularly in developing countries. In Ghana, statutory funding mechanisms such as the Capitation Grant and other government provisions are designed to support the financial autonomy and operational efficiency of basic schools.

Inadequate financing, lack of institutional structures, ineffective delivery systems and issues of equitable distribution of resources have been associated with low participation rates in basic education observed in developing economies. The money allocated for procuring teaching and learning resources, repair and maintenance and other regular activities has always been inadequate and the implication is that funds available at the disposal of schools cannot meet the requirement for quality education. This situation of inadequacy is compounded by delays in the release of allocated funds creating a backlog of huge arrears. However, an overarching goal of all countries should be that education finance systems provide enough resources to acquire the necessary skills knowledge and attitude for personal and national development. The question therefore is how adequate is education finance in the Gomoa West District in terms of resources needed and learners? In order to examine these issues, it is imperative to explore the concepts of adequacy and the cost of adequate education.

2.5.1 The Concept of Adequacy in Context

Researchers acknowledge that concepts like equality and adequacy are challenging to define and quantify (Augenblick, Myers & Anderson, 1997; Fiske & Ladd, 2002). As a concept, adequacy ~~is~~ still emerging and evolving: there is as yet no consensus on its meaning and only limited understanding about how and what would be required to achieve it" (Ladd & Hansen, 1999, 101). Scholars of school finance define adequacy as sufficient resources to ensure learners perform at predetermined levels (Clune, 1993; Hadderman, 1999; Picus, 2000; Guthrie, 2001). A literature review identified multiple facets of the adequacy idea; for instance, a differentiation can be established between the adequacy of educational financing levels (inputs) and the adequacy of educational results. Minorini & Sugarman (1999) also advance adequacy as a legal theory or requirement. Most scholars in the domain of educational financing characterise adequacy as a requisite input or degree of input necessary for students to meet designated requirements (Clune, 1993; Hadderman, 1999; Picus, 2000). Input is generally quantified in financial terms. Nonetheless, quality indicators, including facilities, textbooks, equipment, the curriculum, and instructor quality, are also regarded as inputs. Advocates of adequacy associate educational inputs with outputs in principle. They do not provide solutions to achieve the outcomes once adequate resources have been assigned or acquired.

Rao et al. (2008) opine that adequacy in education can be defined based on input and output measures. In their definition, Myers and Silverstein (2002) referred to adequacy as the number of teachers required to perform a certain task or tasks using a specific type of resource. This notion is fundamentally an ‗input-based' definition. Haveman (2004), on the contrary, defines the term from an output-based perspective, as adequacy is assumed to have been achieved if certain test score standards are achieved. This position is supported by Hanushek (1994), who argues that adequate school funding and resources are impossible to define without relating spending and resources to student performance. From a broader perspective, such as a nation's desire to produce a knowledgeable workforce, adequacy is achieved when students achieve a set of specific skills as specified in the curriculum while studying in formal educational institutions (Rao et al., 2008). According to Rao et al. (2008), Thus, adequacy in education research focuses on ensuring adequate levels of inputs, processes, and outputs, with a focus on policymakers distributing resources to achieve desired results (Alexander, 2004). In the majority of developing countries, the fundamental competencies that a student must acquire are literacy, numeracy, and mathematical ability. They must possess adequate awareness of their countries' culture and heritage, fostering a sense of belonging and patriotism (Reschovsky & Imazeki, 1999).

2.5.2 Measuring Adequacy in Education Finance

Measuring adequacy in education finance involves several practical approaches that can help determine whether educational resources are sufficient to meet teaching and learning goals and consequently improve quality. Amsterdam (2006) identified five key methods of measuring education finance adequacy. These are Input-Based

Measures, Outcome-Based Measures, Cost Analysis, Comparative Studies and Stakeholder Input.

a. **Input-Based Measures**: Adequacy can be assessed by evaluating the inputs provided to schools, such as funding levels, teacher qualifications, and classroom resources. This approach focuses on ensuring that schools have the necessary materials and personnel to support student learning effectively. Thus, specific input measures indicating adequacy in education include funding levels, teacher quality, class size, educational resources, support services, and facilities. These measures collectively ensure that schools can provide the necessary support for students to achieve their learning goals effectively.

b. **Outcome-Based Measures**: Another way to measure adequacy is through educational outcomes, such as student performance on standardized tests, graduation rates, and college readiness. By analyzing these outcomes, policymakers can determine if the resources allocated are translating into successful educational results. This method aligns with the concept of adequacy as it emphasizes the end goals of education rather than just the inputs

c. **Cost Analysis**: Conducting a thorough cost analysis is essential for measuring adequacy. This involves calculating the financial resources required to provide an adequate education, considering factors such as student demographics, school size, and geographic location. The evolution of the school funding debate in the U.S. included court-ordered definitions of adequate education and the costs associated with.

d. **Comparative Studies**: Comparing funding levels and educational outcomes across different regions or countries can provide insights into what constitutes adequate funding. This method can help identify best practices and successful funding models that lead to improved educational outcomes.

e. **Stakeholder Input**: Engaging with educators, parents, and community members can provide valuable perspectives on what is needed for adequacy in education. Their insights can help shape policies that reflect the actual needs of students and schools.

2.5.3 Cost of Education

Determining the cost of adequate education is a tedious and difficult process due to the complexity of education systems and the large number of stakeholders involved (Rao et al., 2008). Reschovsky and Imazeki (1999) assert that the term cost of education denotes the least investment required to achieve the intended outcome. The valuation of educational costs fundamentally relies on its different associated components. Hall (2004) asserts that a conventional assessment of educational expenses frequently omits specific elements, like the costs associated with securing parental support or contributions in cash or kind from private foundations. This indicates that any conventional assessment of educational expenses is underestimated compared to the actual costs expended. This study, although recognising the validity of Hall's perspective (2004), opts for Reschovsky and Imazeki's (1999) definition due to the impracticality of acquiring data in such a detailed manner. This paper conceptualises the cost of education as the minimum value of resources required to accomplish a specified level of student output or the least spending necessary to get a specific level of student achievement. Researchers, education consultants and other relevant stakeholders employ numerous methods to compute the cost of education (Rao et al., 2008). Each method has its strengths and weaknesses. In the following sub-sections, a critical review of the major methods that are being used are discussed.

a. Professional Judgement Approach

Rao et al. (2008) argues that the professional judgement approach is where the cost of education is basically determined by the teachers since they are the people who are directly involved with the students. Hence, Augenblick and Myers (2003) posit that teachers, more than any other stakeholders, would have greater knowledge and skills to determine the quality and quantity of the various resources deemed necessary to ensure an adequate education. This approach's main argument is that teachers are best positioned in the education system to describe the delivery systems that should be available in schools. This encompasses areas like providing counselling and technological resources to meet the needs of learners. Consequently, teachers would possess the ultimate authority on the resources and support services essential for delivering a sufficient education to learners. Upon identifying the resources and services, they are evaluated based on the prevailing market value, determined by the cost of education in that specific context (Verstegen, 2003). This method is quite popular in the education fraternity, as it reflects the views of the actual service providers, i.e., the teachers, and is easily implemented compared to other methods (Myers & Silverstein, 2002)

Nonetheless, numerous scholars and researchers typically do not endorse this approach. Duncombe and Lukemeyer (2002) assert that the method is deficient as the cost is determined solely by the preferences of one part of the education system, neglecting the perspectives of other stakeholders. That segment comprises merely a representative group of a limited number of individuals, rather than encompassing all teachers.

A further critique of this strategy is that teachers' recommendations typically reflect their immediate demands, with little consideration for future requirements (see Verstegen, 2003; Augenblick & Myers, 2003; Myers & Silverstein, 2002). The dynamic and ever evolving characteristics of the education system and technology advancements are sometimes overlooked.

Research indicates that educators engaged in determining educational costs depend solely on their experience for decision-making (Duncombe & Lukemeyer, 2002). The experience of the decision-makers is complex, often leading to complications. The experiences of rural educators may markedly contrast with those of their urban counterparts, resulting in divergent conclusions regarding the requisite resources for schools. Furthermore, Verstegen (2003) contends that the panel of decision-makers may resort to conjecture in their decision-making process due to their potentially limited expertise.

Researchers contend that this strategy fails to account for the actual or anticipated performance of students. Peyser and Costrell (2004) assert that there has been less effort to assess the role of resources in positively influencing student achievement. Consequently, Verstgen (2003) contends that further research is necessary to ascertain the direct impact of financial expenditures on resources on students' performance levels. A notable critique of this method is its emphasis on resource consumption rather than real expenditures, complicating the estimation of the cost of a sufficient education (Odden, Archibald, Fermanich & Gross, 2002).

Finally, it has been observed that teachers involved in the decision-making process may overlook budget constraints and decide based on the notion that funds are unlimited, which is not always the case.

b. Cost Function Approach

The cost function approach is favoured as it enables decision-makers to quantify the correlation between per-pupil educational expenditure, student performance, diverse student attributes, and the economic and spatial characteristics of school districts under consideration (Imazeki & Reschovsky, 2004). This methodology prioritises the impact of characteristics such as the school's environment, whether rural or urban, in calculating costs (Taylor & Keller, 2002). For instance, the cost of educational resources like computers may vary by region. In this method, decision-makers also take into account the patterns of input substitution that occur in response to differences in relative prices and the technology requirements associated with pupil needs (Rao et al., 2008). For example, students in urban areas are likely to be more exposed to sophisticated technological advances than students from rural areas, and they may thus require more sophisticated hardware, such as a scanner and so on. Aside from the advantages mentioned above, this method is also considered superior because it not only takes into account the cost of resources but also evaluates students' achievements in relation to the expenditures incurred. For example, achievement in an exam can be used as a yardstick to determine the cost of adequacy. Rao et al. (2008) has identified several variables that researchers consider in determining the adequate cost of education via this approach. They are:

i. District expenditure
ii. Educational outcomes
iii. School Size

iv. Input prices such as teachers, administrators, auxiliary personnel and computer equipment and Instructional equipment

v. Environmental Factors such as range of students, and family and neighbourhood characteristics.

vi. Capital

vii. Geography or location of school

viii. Efficiency of the school (Gronberg, Jansen, Taylor & Booker, 2004)

Nevertheless, considering the aforementioned criteria alone does not guarantee the validity and reliability of the results; therefore, it is equally crucial to establish the achievement standard and the allowed level of inefficiency. The cost index for each school can be established by dividing the projected expenditure level for each district by the projected expenditure level in a district with average characteristics (Rao et al., 2008)

c. Empirical Identification Approach

A feasible alternative is the empirical identification method, when the objectives are clearly defined and articulated by the school or other stakeholders, including district or state educational authorities (Augenblick & Myers, 2003). In this method, schools that will serve as good models for research will be schools which have met the specified objectives. Usually, a minimum level of test achievement is used as the yardstick (Duncombe & Lukemeyer 2002). This approach utilizes a 3-step procedure as listed in the table below:

Table 1: Empirical Identification Approach

STEP 1	A set of schools is selected which have met the state standards
STEP 2	The total expenditure of the school is utilized to calculate the cost
STEP 3	A base cost figure using the basic expenditure figure is calculated

Source: Augenblick and Myers (2003)

This approach offers two primary benefits. Harris (2004) and Verstegen (2003) assert that this methodology is objective, as it incorporates non-academic aspects such as familial background in the assessment of costs. Secondly, while this strategy is grounded in empirical evidence, it does not necessitate additional testing. The primary limitation, however, is that schools with results or achievements beyond the standard are excluded. Verstegen (2003) challenges the legitimacy of this approach due to the exclusion of these 'outlier' institutions in the cost computation procedure. Peyser and Costrell (2004) have raised concerns over the feasibility of this strategy, asserting that incorporating data for every student in the school system would be excessively time-consuming. A further limitation of this method is the omission of a detailed account of the financial expenditures of the chosen schools; only the average basic expenditure is presented (Augenblick & Myers, 2003).

d. Whole School Design Method

This method involves the random selection of several schools to partake in an instructional programme. The programme's outcome is assessed at its conclusion. The highest-performing school in the programme is then chosen to act as a benchmark for other schools to emulate in the future. The primary critique of this methodology is that the chosen schools are selected randomly, perhaps resulting in an inadequate representation of the specific context. Moreover, there exists a propensity to exclude the highest and lowest spending schools from the analysis, as noted by Odden (2003), who asserts that schools from large districts and urban areas are frequently omitted from participation in the program, thereby casting doubt on its validity.

Education finance systems must allocate sufficient resources to guarantee that all students have access to a high-quality basic education. Distinct fundamental educational requirements and objectives will differ among nations, and the expenses associated with attaining these standards will vary by learners (Baker & Green 2008). Each country has the responsibility of defining an adequate education, given its development goals and available resources, and determining the amount of money that each school would need to attain this level of achievement, as measured by learners' outcomes. International assessments of student learning outcomes can also help inform absolute benchmarks that all countries should strive to achieve. Alternatively, given the absence of data on student performance in many low-income countries, an adequate education may be defined in terms of a minimum set of required school inputs for learners to have a quality basic education (Reschovsky, 2009).

The education production function, a model often used to approximate the quantity of educational inputs required for each level of learning outcomes, is connected to adequacy (World Bank, 2013). Inputs might include school resources, teacher quality, family background, student ability, and other factors, and results can be used to assess student performance. In theory, education finance policy-makers set a target for student accomplishment and then invest the minimum of resources to attain that goal. However, in practice, this process is more complicated since not all inputs can be easily monitored and education finance policymakers can only manage school-related issues. The World Bank (2013) contends that school finance systems determine the level of sufficient resources in two ways. Policymakers can calculate the requisite funds for purchasing necessary inputs based on expert assessment or by comparing with the inputs utilised by a successful school or subnational entity.

While sufficiency is a fundamental principle in educational finance, the significance of resources is still debated. Hanushek's (1986) notable study of pertinent studies compiled the significance and direction of calculated coefficients from 147 education production functions in published research to determine which inputs influence learning outcomes. Hanushek concluded that there is no "strong or systematic relationship between school expenditures and student performance," citing a predominance of negligible effects or uneven directional outcomes. Additional research investigating the correlation between funding and outcomes in both developing and wealthy nations indicates that specific inputs, and consequently education expenditure, possess the capacity for significant impact.

Heyneman and Loxley's (1983) examination of survey data on school and teacher attributes revealed that these factors are more significant predictors of science learning results than family background in low-income nations, which often allocate limited financial resources. Fuller and Clarke (1994) analysed certain educational inputs in their synthesis of more than 100 education production function studies from developing nations, identifying consistent impacts for textbooks, teacher attributes, and instructional duration, among other factors. A recent study of the literature by Glewwe, Hanushek, Humpage, and Renato (2011). reveals that in developing nations, certain fundamental inputs significantly influence learning results.

Resources are also significant in industrialised nations, including the United States. Ferguson and Ladd (1996) examined student outcomes at both the student and district levels in Alabama, revealing significant impacts on learning outcomes attributable to specific inputs (teacher test scores, teacher education, and class size) as well as overall instructional spending levels. Overall, the literature indicates that education resources can be effective in most settings if managed efficiently, and may have a greater impact in developing countries or other education systems that are low spenders (Murthi, 2023). The overall argument is that in streamlining the financial governance of basic education in the Gomoa West District, a certain level of availability of financial and other educational resources is imperative for ensuring quality and the achievement of educational goals.

2.5.4 Equity in Education

The issue of educational adequacy is closely linked with equity in educational finance. Educational equity is a broad and not easily definable concept. Equity in education funding refers to the fair distribution of educational resources, influenced by factors such as educational policies and financing systems, ensuring that all individuals, regardless of background, have access to quality education (Du & Sun, 2016).

In school finance, there are two forms of equity: horizontal equity and vertical equity (Berne & Stiefel, 1999). Berne and Stiefel, (1999) explained that horizontal equity evaluates the minimal diversity in resource distribution among similar students, whereas vertical equity emphasises the allocation of differentiated funds to various student groups according to their specific requirements. To mitigate the perceived tension between these notions, the analyses must be distinctly delineated and appropriately conditioned to the pertinent differentiating elements. Horizontal equity is typically characterised as the uniform treatment of individuals in comparable circumstances. It closely aligns with the principle of equality in resource allocation, ensuring that identical amounts of educational resources are distributed for analogous types of provisions. In the context of horizontal equity, disparities in educational opportunities are examined within each subgroup of students or schools designated for analysis. Consequently, it serves as a valuable concept when applied to intra-group equality, provided that the pertinent subpopulations are accurately identified and analysed separately. (Berne & Stiefel, 1999). Horizontally, equitable funding schemes are set such that there is a minimum dispersion of access to resources within the relevant subpopulations of students or groups of schools.

Vertical equity is typically defined as the unequal treatment of unequal. In other words, students or schools with different characteristics should have access to different levels of funding. These differences in funding reflect the additional costs associated with providing similar educational experiences to students who have varying characteristics. This concept most closely reflects the principle of equal educational opportunity. At the student level, it implies that funding should be allocated according to the specific needs of each subpopulation of students, identified by its relevant characteristics. Previous analyses of Programme for International Student Assessment (PISA) data indicate that the risk of low performance is significantly different and systematically increases for students with key identified characteristics (OECD, 2016). These characteristics typically include family and cultural background, gender, ethnicity, immigrant status, or specific special educational needs. At the school and regional levels, the usual characteristics considered are related to the level of urbanisation of the municipality or region, its size and the capacity to raise additional revenues.

Funding strategies for education must take this into account if equity across different groups of students is to be achieved. Vertically equitable funding schemes are set such that all students have an equal opportunity to achieve their full potential, independently of circumstances which are out of their direct control. At first sight, the definitions of the concepts of vertical and horizontal equity may seem to imply a trade-off. Allocation of differential funding to comply with vertical equity objectives leads to overall variability in funding across regions and schools which could hinder horizontal equity. However, a clear conceptual distinction and assessment reveal no such concern, as horizontal equity can be pursued with no prejudice to vertical concerns. It is possible to provide differential funding across subpopulations of students while guaranteeing minimum variability of access to resources within those subpopulations. So, while a funding scheme can allocate additional funding for schools with a higher proportion of students from disadvantaged socio-economic backgrounds, horizontal equity can be attained by guaranteeing that such additional funding is identical for those groups of students or schools with similar characteristics.

Research in the area of educational economics has provided evidence supporting well-designed and transparent funding formulas as the best way to combine horizontal and vertical equity while incentivising the efficient use of school resources at the different levels of the system (Levačić, 2008). A funding formula is a set of agreed funding criteria which are impartially applied to each school, normally through a mathematical formula making the coefficients attached to each criterion explicit (Fazekas, 2012).

Through funding formulas, the equity and efficiency objectives are made explicit and the coefficients yield the potential to better address specific school priorities.

A key goal of education finance systems is to promote equity in educational opportunity. Access to quality education should not depend on a person's socio-economic background, gender, race, or ethnicity. Yet, multiple non-school factors do influence student learning. Inequalities in attainment associated with socio-economic background are likely to be larger than those due to other influences (Filmer, 2008). However, it is possible to compensate for socio-economic differences, and studies show that resources may matter more for children from low-income households than for other children (Baker & Green 2008). Students can also be at a disadvantage depending on their ethnicity, gender, native language, or urban/rural location. Students who speak a different language at home may have more difficulty learning the material, which could result in lower mastery of content. In this case, resources may be necessary for programmes that improve language skills. Location can also be a factor, as costs of inputs may vary: for example, teachers may be more expensive in rural areas, but the cost of school property may be higher in urban areas. In addition, groups that are socially excluded due to ethnic background often have lower attainment rates (Patrinos & Psacharopoulos 1992), which may be a result of historical disadvantage or living in isolated areas. Perhaps most universally, gender still affects attainment, with girls and boys at a disadvantage in different parts of the world, even though great progress has been made to close gender gaps in enrollment, especially at the primary level, (Filmer 2008; Brown & Park 2002). Although socio-economic background is the most influential factor in determining learning outcomes, these other disadvantages also matter, and the interaction of two or more disadvantages can multiply any negative effect.

2.5.4.1 Strategies for Promoting Equity in School Finance

School finance systems have a few strategies for promoting equity. There may be a mechanism to equalize education spending across subnational divisions to preserve fiscal neutrality, so the amount of available resources for education is not positively correlated with the wealth of where a student lives. Other systems use student weights to distribute funding and assume that spending should differ for certain types of students. Equity is typically measured by inputs in terms of the variation in per-pupil spending across subnational divisions, the range from the school with the highest amount of resources to the school with the lowest, the standard deviation of spending by the school, and other methods.

Reducing income and social inequality by improving education outcomes for students from low-income households, reducing achievement gaps between students from advantaged and disadvantaged backgrounds, minority and majority groups, and girls and boys, is often considered the responsibility of the government (World Bank, 2003). A fundamental responsibility of central governments, where the commitment to promote equity across various groups can take precedence over local interests, is ensuring equity in educational opportunity

2.5.5 Institutional Innovations for Educational Resource Generation

A primary concern in educational finance is the development of resources, specifically finances for executing educational operations. Since the ratification of the Universal Declaration of Human Rights in 1948, national governments have pledged to ensure basic education for all children globally. The fulfilment of this commitment necessitated various international agreements and reaffirmed pledges, including the World Declaration on Education for All in Jomtien, Thailand (Inter-

Agency Commission, 1990), the Dakar Framework for Action (UNESCO, 2000), the United Nations Millennium Declaration (United Nations, 2000) and the most recently, the adoption of the 2030 Agenda for Sustainable Development (United Nations, 2015). Global pledges have consistently faced challenges due to inadequate funding in national education budgets and the allocation of international aid for education (Bruns, Mingat, & Rakotomalala, (2003); Burnett, 2010; Greenhill & Ali, 2013; Steer & Smith, 2015). Global assistance organisations, as articulated in the Dakar Framework for Action, addressed the issue of budgetary constraints by asserting their commitment: ―no countries seriously committed to education for all will be thwarted in their achievement of this goal by a lack of resources" (UNESCO, 2000).

Despite the rise in contributions from donors and domestic governments for education, the UN has projected an annual deficit of USD 39 billion for the SDG 4 objectives (UNESCO, 2015); the International Commission on Financing Global Education Opportunity (2016) has assessed this gap to be even greater, at USD 1.2 trillion. Countries like India have projected substantial deficits (USD 565 billion) in fulfilling their national education objectives (Bhamra, Shanker, & Niazi, 2015). The persistent deficit in educational funding has prompted education officials to investigate novel strategies for generating financial resources from both established and emerging sources. The economic crisis and austerity measures of recent decades have exacerbated the problem and intensified the pursuit of alternative funding for

Due to a reduction in educational aid and public expenditure not meeting global standards, there existed a USD 38 billion funding deficit in delivering quality basic and lower-secondary education for all by 2015 (Altman, 2010; Bellinger, Terway, & Burnett 2016; Bellinger & Fletcher, 2014; International Commission on Financing

Global Education Opportunity, 2016). This exerted pressure to discover new finance sources, given this amount exceeds what underdeveloped countries have been able to mobilise. Since 2000, the international development community has concurred via the Dakar Framework for Action that insufficient money should not hinder nations' commitment to Education for All (Cassimon & Essers, 2009). The conventional financial methods are inadequate (Altman, 2010), necessitating the exploration of alternative sources (Ambler, Aycinena, & Yang, 2015; De Arcangelis, Joxhe, McKenzie, Tiongson, & Yang., 2015). The diminishing financial resources, combined with the recent economic crisis partially attributable to the COVID-19 epidemic, necessitate new financing in education.

2.6 Adequacy of Supplementary Sources of Funds for Education

The growing financial demands of delivering quality basic education in developing countries have placed increasing pressure on governments and institutions to seek and support supplementary sources of school funding. While statutory allocations provide foundational financial support, they are often insufficient to meet the full spectrum of operational, infrastructural, and instructional needs of schools, particularly in under-resourced districts. This has necessitated the exploration of alternative or supplementary sources of funding, including community contributions, non-governmental organization (NGO) support, faith-based institutions, local fundraising, and internally generated funds. This section of the literature review examines the adequacy of supplementary sources of funding in supporting the financial needs of basic education. It directly addresses the research question: ~~"~~How adequate are the supplementary sources of funding for basic education in the Gomoa West District?" This review explores how these supplementary sources are mobilized through innovative financing, institutional strategies the extent to which they contribute to school management and student outcomes,

2.6.1 Innovative Financing

Innovative financing refers to the use of new or unconventional approaches to mobilize funds that are predictable, additional, and sustainable (Filipp, Lerer, &. Owens, 2013). It involves raising resources from non-traditional sources or mechanisms and using them in ways that maximize the impact of existing funds (Rose, Steer, Smith, & Zubairi, 2013). Bellinger, Terway, and Burnett (2016) examined various innovative financing mechanisms, encompassing tailored established financial instruments for education, such as education bonds and loan buy-downs; emerging financial instruments poised for expansion, including social impact investment and student financing; and novel financial instruments like debt conversion development bonds. Bellinger et al. (2016) did not incorporate novel financing methods that prioritise the efficient allocation of funds, such as results-based financing or public-private partnerships, unless these mechanisms were also linked to a strategy for fund generation.

Considering the increasing educational financing requirements of developing nations, the reduction in global educational aid (which, despite a resurgence in 2014, has yet to reach its 2010 zenith) and the decrease in Other Official Flows to education, a primary advantage of innovative financing is its capacity to generate supplementary resources (Bellinger et al., 2016). Innovative financing in development is projected to have generated approximately $100 billion from 2000 to 2013 and is anticipated to increase to $24 billion annually by 2020 (Dalberg, 2014). Nevertheless, education has not yet utilised a significant portion of this. The Global Development Incubator research indicated that 'innovative funding has engaged minimally with the education sector compared to the $14 billion raised for energy and environment and $7 billion for global health since 2000' (Dalberg, 2014).

Recently, the emphasis in innovative financing has transitioned from solely resource mobilisation to additional advantages, including: a results-oriented approach, as numerous mechanisms associate investment or payment with outcomes; collaboration between public and private sectors to achieve large-scale development results; addressing particular market failures, such as access to finance; more efficient allocation of delivery and financial risk; and stimulating political momentum to enhance resource coordination (Dalberg, 2014).

Bellinger et al, (2016) assessed 18 novel finance strategies for education based on the subsequent criteria:

a. Beneficial influence on global educational outcomes (access, equity, learning);
b. Possible magnitude of supplementary funding;
c. Replicability and scalability;
d. Cost-effectiveness at scale;
e. Sustainability and predictability;
f. Feasibility, simplicity, rapidity, and transaction costs of implementation.

Furthermore, other finance panel members and supplementary specialists were consulted to gather their insights on the methods with the greatest potential for education. In addition, several finance panel members and additional experts were interviewed to obtain their feedback on which mechanisms have the most potential for education. Consequently, the following five mechanisms for education are recommended for development and implementation: a global financing facility for Education (GFFE), outcomes-based financing, education bonds, loan buy-downs and student financing. These combine the need to attract funding from new sources with the ability to raise the profile of education and raise financing for both the public and private education sectors and they support a focus on outcomes. They are listed in order of potential (Bellinger et al, 2016).

2.6.1.1 Global Financing Facility for Education (GFFE)

A global financing facility is an instrument that aims to raise the profile of a particular issue and to crowd in sustainable and scalable funds from donor, domestic government and private sources using both traditional and innovative financing mechanisms, as well as providing technical support to accelerate improvements in the relevant systems at country level (Bellinger et al, 2016). Given the variety of innovative financing mechanisms available, it has the potential to raise significant amounts of funding from new sources, could focus profile, financing, and expertise on catalysing improvements in a specific part of the education system, could be cost-effective if hosted within the current global education architecture and uses existing domestic planning and financing processes, and could provide sustainable and predictable results. However, it would require extremely careful design to demonstrate additionality, fit with the entire education architecture, and significant global and domestic buy-in (Bellinger et al, 2016).

2.6.1.2 Outcomes-Based Financing

Outcomes-based financing refers to funding mechanisms that involve contractual arrangements where a principal (for example, multi or bilateral donor, foundation, etc.) transfers funds to the agent (for example government, NGO, private organization, etc.) in exchange for the delivery of specified outcomes. Outcomes-based mechanisms are only considered when they also have the potential to raise additional funds for education (Bellinger et al, 2016). It has the potential to attract new funding, especially from non-traditional sources, strengthening the causal link between education spending and education outcomes. It also has the potential to catalyze innovation from service providers who are rewarded for developing solutions to deliver education outcomes (Bellinger et al, 2016).

2.6.1.3 Education Bonds

Bellinger et al. (2016) assert that an education bond is a debt investment tool that connects resource mobilisation to educational development goals. The bond investor obtains a predetermined return on the principle of the underlying instrument, while the issuer can secure financing for ventures necessitating substantial initial capital investment, repaying the investor over time. Emerging market institutional investors are expected to possess $4.5 trillion in assets under management, with emerging market pension funds comprising $2.5 trillion (Inderst & Stewart, 2014); these investors seek long-term, low-risk investments, such as bonds. Education bonds can utilise these assets for initiatives necessitating substantial initial capital, such as the creation of school infrastructure, facilities for teacher education institutions, and ICT equipment and connectivity. Education is appropriate for long-term bond financing since results require time to materialise. Bonds necessitate a revenue source for the issuer to fulfil capital and interest repayments; this can be mitigated by an IFFIm-style bond, where long-term donor promises serve as collateral for the bonds (Bellinger et al, 2016).

2.6.1.4 Loan Buy-Down

A third party buys down all, or a part of, either or both the interest and the principal of a loan between a country and a lending organization, thereby releasing the borrowing country from all or some of its future repayment obligations (Bellinger et al, 2016). Buy-downs have sometimes been associated with results-based ―triggers", or conditions of release of the grant funds, which extinguish, or at least soften, the loan. Loan buy-downs can address the market failure of government willingness to borrow for education as they can induce a country that would not otherwise borrow to do so. They can encourage a focus on results with education outcome-based triggers and provide predictable funding as long as outcomes are met. Furthermore, they enable a donor to have an immediate multiplier effect on their own contribution. However, additionality can be challenging to prove and there are already serious volume constraints on concessional loans in IBRD transition countries. Loan buy-downs have the most potential for the ―missing middle" i.e. for those countries transitioning from low to middle-income. At this transitional point, concessional aid is falling off faster than non-concessional and domestic public resources rise (Kharas, Prizzon & Rogerson, 2014) and private investment tends to focus on sectors with clear cash flows. Buy downs may mitigate this tendency temporarily until government revenue and educational expenditure strengthen (ODI, 2016, unpublished).

2.6.1.5 Student Financing

Student financing mechanisms provide funding directly to students or their families to fund educational access, typically for higher or vocational education (Bellinger et al, 2016.) Three innovations are particularly interesting:

a. Income share agreements (ISAs) that modify traditional student loans by linking the re-payment terms to the borrower's expected future income rather than existing collateral;
b. student financing by specialized non-banking financial institutions (NBFIs) for whom student financing is a core product, they use technology and innovative financial structures to maximize efficiency effectiveness and
c. large-scale income-contingent loan schemes that improve default rates and reduce the student hardship inherent in traditional government student loan programmes.

According to Bellinger et al. (2016), student financing has the potential to enhance equity in both higher and vocational education by providing financial support to students from low-income backgrounds. This not only helps expand access to education but can also deliver an immediate boost to economic growth by increasing demand for secondary and post-secondary education. Additionally, student financing can attract private sector investment and potentially relieve pressure on public funding that would otherwise be allocated to higher education. By incentivizing education providers to offer programmes that lead to employment, such financing can also drive improvements in quality and relevance within the skills development and higher education sectors.

To achieve equity at scale, the authors emphasize the importance of developing a blended financing market. This should include targeted, government-funded student financing, ideally through income-contingent loans for the most financially disadvantaged students and innovative private sector financing solutions for professional and vocational programmes, where appropriate.

Given how promising innovative financing is in education, the focus should be on piloting the mechanisms with the most potential, rapidly capturing the evidence and their learnings, and then if proven, scaling them up in the most appropriate context to address the most relevant education issues (Bellinger et al, 2016).

The imbedding proposition of this research is that these innovative financing of education identified above are applicable predominantly at the macro levels of education, that is the national, state or regional levels of education. It is therefore imperative to examine some of the innovative resource mobilization strategies at the sub-national levels of education such as the district and educational units (schools). This is therefore the focus of the subsequent paragraphs of this section of the research.

2.6.2 Institutional Strategies for Educational Resource Mobilization

According to Chaim (2011), organisations should make proper preparations for resource mobilisation in order to be effective and to exploit all opportunities. Aligning with this opinion, the study argues that in order for quality to be achieved in basic education, schools must put in place effective strategies for financial and other resource mobilization. In terms of 'the resource-based approach' strategy, the strategy is about capitalising on the strategic capability of the school, in terms of its resources, and competencies, to provide competitive advantages and usher in new possibilities for mobilising resources (Zafar, Babar & Abbas,2013). This requires establishing mutual relations with different stakeholders, including relations with for-profit organisations, state institutions, faith-based organisations and other organisations, working with other teaching and learning institutions, parental engagement, working with Indigenous leaders, creating school-coordinated multi-stakeholder platforms, school-based capital-generating initiatives, local government coordinated stakeholders' meetings. The research makes the argument that these strategies and linkages for school resource mobilization are necessary for the provision of sufficient financial and other resources needed to enhance quality education in the Gomoa West District.

a. Establishing Mutual Relations with Different Stakeholders

One strategy that has gained significance in terms of providing quality education is that of developing mutual relationships with many stakeholders. The notion of' school-community collaboration' is defined by Naidu, Joubert, Mestry, Mosoge, and Ngcobo (2008) as a relationship between the community and the school typified by mutual provision of services. It can be inferred from the definitions above that, developing mutual relationships with many stakeholders‘ benefits students learning, improves schools, and assists families. Bhengu and Svove (2018) stress the importance of school-community relationships in improving education. They suggest that schools should use school-community partnerships to get resources, involving parents, businesses, traditional leadership, government institutions, and faith-based organisations. Ngidi and Qwabe (2006), argue that school-community partnerships may assist build and sustain a positive school environment for learning and teaching. Parents can play a variety of roles in school-community partnerships, including governance and support. One important aspect of these partnerships is that they provide a link between schools and their communities, allowing schools to access resources outside their borders (Myende & Chikoko, 2014; Bhengu & Myende, 2015). This study contends that these relationships are crucial to the mobilization of resources to improve the quality of basic education in the Gomoa West District.

b. Establishing Relations with Profit-Generating Organisations and State Institutions

Myende and Chikoko (2014) assert that rural schools can utilise resources from both the public and commercial sectors. Conversely, Woodrum (2011) and Mahlomaholo (2010) contend that rural communities, unlike metropolitan areas, are distanced from governmental authority as they exist on the periphery of social, educational, political, and economic resources. Bourdieu (1999) and Westaway (2012) opine that there is a wide distance between rural schools and both private and public resources. They posit that the geographical and spatial location of rural communities and schools, far from government, academic and business centres, is reflected in their distance from power and influence. Chikoko and Khanare (2012), in their tiers of community assets, identify business and government institutions as possible resources that can be harnessed as a strategy for mobilising resources.

c. Developing Relationships with Religious Groups

The church has historically been instrumental in political transformations in Africa, particularly in Ghana, during the 20th and 21st centuries. Jansen, Pretorius, and van Niekerk (2009) asserts that schools function interdependently with other societal institutions, including government, community, business, and the church. Pillay (2015) contends that the church and faith-based institutions contribute to the establishment of a stable society. Myende (2018) discovered that the church plays a pivotal role in aiding rural schools to mobilise resources. Hewitt (2017) and Thesnaar (2013) contend that the church and faith-based organisations have significantly contributed to community development and education, although they express concern about the insufficient focus on the historical, contemporary, and prospective roles of faith-based institutions.

d. Parental Involvement in the School

Khong (2016) asserts that parents have significant ability to establish conducive learning environments by leveraging the financial and physical resources necessary for the school. Myende (2015) asserts that parents are a crucial asset for a plan aimed at enhancing academic achievement in rural school settings. Witte and Sheridan (2011) assert that rural schools are distinctly positioned to cultivate and gain from parental engagement. They argue that, due to their pivotal role in communities, rural schools consistently engage with parents and families at various levels. Kretzmann and McKnight (1993) posit that the significance of parenting as a resource mobilisation technique, together with the richness and breadth of community associational activity, is profoundly undervalued, particularly in rural areas. Chikoko and Khanare (2012), classify parents as a resource within the three tiers of community assets, which can be utilised as a method for resource mobilisation. Resource mobilisation theory (Edwards & Kane, 2014) also considers parents as a component of human resources. They clarify that 'human resources' encompasses assets such as labour, experience, skills, and knowledge. Emery and Flora (2006, p. 21) categorise parents as a resource within the human capital component of the community capital framework. They elucidate that: ‗Human capital refers to the skills and abilities of people to develop and enhance their resources and to access outside resources and bodies of knowledge for community building‘.

The studies discussed above may suggest the relevance and central importance of parental involvement in the identification and mobilisation of resources in this study. Nuraya et al. (2021) and Arwildayanto and Rosadi (2019) affirm that parental participation in education finance governance significantly improves resource mobilization, decision-making, and accountability.

Based on these strategies for financial and other resource mobilization for education, the study makes the argument that in streamlining the financial governance system of basic education to ensure quality, there must be deliberate policies to guide, direct, enhance and sustain resource mobilization at the basic education units.

2.7 Financial Governance and Quality Basic education

The ultimate objective of any educational finance system is to ensure that all generated revenue is invested, distributed and expended to ensure quality education. This section therefore examines the link between education finance governance and quality basic education. It addresses the research question, how can education finance governance improve the quality of basic education in the Gomoa West District. It explores concepts such as financial governance and related principles such as transparency, accountability and participation and its implication on quality education.

2.7.1 Financial Governance

Governance has become an important subject as evidence mounts on the critical role it plays in determining societal well-being. The former Secretary General of the United Nations, Kofi Annan, reflects a growing consensus when he states that 'good governance is perhaps the single most important factor in eradicating poverty and promoting development' (Graham, Plumptre, & Amos, 2003 p1). Governance as a term has thus progressed from obscurity to widespread usage in contemporary times in various developmental issues including education.

Rahayu et al. (2021) describe good governance as a set of responsibilities, practices, policies, and procedures implemented by an institution to provide strategic direction to ensure that the goals are achieved, and resources are used responsibly. Crouch and

Crouch and Winkler (2008) also posit that good governance refers to a system of duties, practices, policies, and procedures developed by an organisation to offer strategic direction to guarantee that goals are met and resources are used appropriately. Situating good governance in education, Crouch and Winkler (2008) further suggest that, procedures through which governments arrive at policy decisions and also implement them that affect the finance of teaching and learning can be referred to as governance in education. These procedures are described as the overt laws and rules of governance (Crouch & Winkler, 2008). Crouch and Winkler further argue that accountability is ensured through these rules which drive the educational finance system. On the part of Khalique (2010), good governance in education is concerned with how a school system composes policies, produces funds and expend funds, teacher preparation for teaching, scheming curricula and administration of school population. This means school governance is responsible for effectiveness, quality, and accountability. Deductively, good governance in education can be described as a set of responsibilities and procedures exercised by an institution or government to provide strategic direction to ensure educational objectives are achieved through effective and efficient use of resources, accountability, and participation of people in decision-making.

Crouch and Winkler (2008) posit that three types of relationships can be used to assess the quality of finance governance in education. The first is the government's responsiveness to the needs and demands of citizens, particularly parents. The second factor is the system's ability to provide satisfactory education services and the third is school accountability to parents, students and other stakeholders. All these assessment criteria can be effective when the principles of good governance are adhered to in the governance of school finance. These principles include:

a. Principles of Governance

A fundamental function of good governance in all sectors is to ensure that entities or institutions achieve the results they desire while acting at all times in the interests of beneficiaries (Fatmawatie & Endri, 2022). Acting in the interests of beneficiaries requires acting with integrity, practising a strong commitment to ethical values, respecting the rule of law, and ensuring transparency and comprehensive stakeholder engagement. This brings to the fore, the issue of principles that guide the practice of good governance.

The United Nations Development Programme (UNDP) Governance and Sustainable Human Development articulates a set of principles that, with slight variations, appear in much of the literature (Graham et al., 2003). By categorising them into five overarching themes, it is acknowledged that these principles frequently intersect or conflict, manifest in practice according to the specific social context, entail complex application, and pertain not only to the outcomes of power but also to the efficacy of its exercise (Graham et al., 2003). Consequently, Pratiwi, and Kusumawati, (2024) establish the basic principles or dimensions of good governance as transparency, accountability, and participation and this is the focus of this section of the study.

b. Transparency

Transparency refers to the public's access to necessary information. School transparency refers to the availability of information to stakeholders regarding the administration and execution of education, encompassing both academic and managerial dimensions, including financial matters. Technical Guidelines Accountability for the utilisation of school operational money necessitates that schools execute financial management with transparency (Rahayu et al., 2021)

In education finance governance, transparency is a critical factor in ensuring the effective use of resources and the delivery of quality basic education. It is essential for building trust among stakeholders, including parents, teachers, and the community. According to UNESCO, transparency helps to reduce corruption, improve accountability, and enhance the overall efficiency of education systems (Hallak, 2006). Transparency is significant in the area of financial governance, as it facilitates appropriate allocation and utilization of funds. It helps in monitoring and assessing financial activities more effectively, thus promoting better decision-making. According to a World Bank study, effective governance, including transparency, is linked with better performance in education systems (Lewis & Pettersson, 2009). It directly impacts the quality of basic education. When financial information is transparent, it becomes easier to identify and address inefficiencies and mismanagement. This leads to better resource allocation, improved infrastructure, and the provision of necessary educational materials. As a result, students receive a higher quality education, which is essential for their overall development and future success (Crouch & Winkler 2008).

Despite the recognized importance of transparency, many education systems still face challenges in implementing it effectively. These challenges include a lack of capacity, resistance to change, and the absence of robust regulatory frameworks. However, there are promising approaches being adopted, such as the promotion of the right to information and the creation of NGO coalitions against corruption (Rahayu, Yudi, & Rahayu, 2021).

Transparency in education finance governance is a vital component of ensuring the effective use of resources and the delivery of quality basic education. By promoting transparency, education systems can build trust, improve accountability, and enhance the overall efficiency of financial practices. This, in turn, contributes to the provision of a higher quality education for all students.

c. Accountability

Accountability is intrinsically connected to transparency and pertains to the systems by which stakeholders are held responsible for the allocation of educational funding. It is designed to address the tracking and reporting of the allocation, disbursement, and utilisation of financial resources through the mechanisms of budgeting, accounting, and auditing (Brinkerhoff, 2021). Brinkerhoff (2021) asserts that financial accountability is contingent upon a suitable legal framework, often comprising constitutional provisions, statutes, and regulations, including those governing institutional structures responsible for budget execution and oversight, public procurement, accounting and bookkeeping, and property management, among others. It encompasses both vertical accountability (between citizens and the state) and horizontal accountability (within government institutions) (Brinkerhoff, 2021). Vertical Accountability is hierarchically organized and involves a top-down approach. It includes regulatory and performance accountability. Regulatory accountability ensures compliance with government regulations and laws, while performance accountability focuses on improving performance based on set standards. Horizontal Accountability involves a more decentralized approach, where various stakeholders, such as teachers, parents, and local communities, hold each other accountable. It emphasizes collaboration and mutual responsibility among peers.

Accountability is an essential need for effective governance. It is a method whereby each member of an organisation is accountable to another for executing designated responsibilities in accordance with established plans. Accountability in education is the initiative aimed at determining the degree to which educational goals and objectives are achieved. Accountability necessitates effective administration of choices and policies, along with continuous oversight and evaluation of the education system. It necessitates proper record maintenance, regular performance assessment, and communication of feedback to organisational stakeholders. (Khalique, 2010). Ackerman (2005) describes accountability as a pro-active process by which public officials inform about and justify their plans of action, their behaviour and results, and are sanctioned accordingly. In education, poor governance results in inefficiency in service provision and, and some cases no service at all. Lack of standards, information, incentives, and accountability cannot only lead to poor provider performance but also to corruption, the "use of public office for private gain" (Bardhan, 1997, p 139). Accountability requires that public servants have clear responsibilities and are held answerable in exercising those responsibilities, and if they do not, face predetermined sanctions. Without sanctions, there cannot be any real accountability.

Despite the recognized importance of transparency, many education systems still face challenges in implementing it effectively. These challenges include a lack of capacity, resistance to change, and the absence of robust regulatory frameworks. However, there are promising approaches being adopted, such as the promotion of the right to information and the creation of NGO coalitions against corruption (Rahayu, Yudi, & Rahayu, 2021).

d. Participation

Participation in education finance governance involves the engagement of diverse stakeholders, including parents, local communities, students, and non-state agencies, in the decision-making processes concerning the funding and management of educational institutions. Participation is essential for ensuring accountability, sustainability, and the efficient allocation of resources within educational systems. Essential Elements of participation in educational finance governance include Community involvement, stakeholder engagement, frameworks and perspectives, public-private partnership and decentralization

Community involvement is essential for the decentralisation of education governance, enabling local stakeholders to significantly influence decisions regarding school finance, staffing, and educational quality. This approach seeks to address historical patterns of underinvestment and improve the relevance and utility of education (Carney & Bista, 2009; Gamage, 1993).

Parents and community members play a crucial role in school finance governance by providing local insights and ensuring that resources are used to address the specific needs of students. Their involvement fosters a sense of ownership and accountability, which can lead to improved educational outcomes (Epstein, 2018). For example, in decentralized school systems, community participation in budgeting and expenditure tracking has been shown to reduce corruption and improve resource allocation (World Bank, 2020).

Effective governance necessitates the support and collaboration of diverse stakeholders, including administrators, educators, students, and governmental entities. Insufficient stakeholder engagement may result in financial limitations and challenges within educational institutions (Edwards & Klees, 2015). Participation in education governance can be analysed through various frameworks, including neoliberal, liberal, and progressive perspectives. These frameworks elucidate the various meanings and strategies related to participation (Palma, Mourato, Vinagre, Almeida, & Pessoa, 2023).

Public-Private Partnerships (PPPs) in education demonstrate the increasing participation of non-traditional entities, including corporations and NGOs, in the governance of educational systems. The objective of these partnerships is to utilise resources and expertise from both public and private sectors to enhance educational outcome (Gen, 2008)

Decentralisation entails the delegation of decision-making authority to local entities, thereby enabling schools and communities to oversee their resources and governance frameworks. This transition is regarded as a method to enhance and maintain advancements in education (Gamage, 1993).

Participation in schools is anticipated to rise further. In the administration of school money, it is imperative for schools to engage committees and parents in actively participating in the decision-making process regarding the programmes and activities to be implemented. Institutions with elevated parental involvement will enhance the quality of educational activities and operations. This, undoubtedly, affects the quality of the learning process. The notion of public policy openness encompasses two elements: governmental public communication and the community's right to access information. These two factors also affect the transparency of public policies. Both tasks will be exceedingly challenging if the government fails to manage its performance effectively. Public communication necessitates governmental initiatives to disclose and communicate pertinent information and actions. Transparency must be reconciled with the necessity for institutional confidentiality and the protection of individual privacy rights (Rahayu, Yudi, & Rahayu, 2021).

Situating good governance in education finance, education funds must be managed in a transparent, accountable and participative manner in order to produce quality learning and other activities that support the achievement of the strategic goals of a school (Zulfa, 2016). Rahayu et al. (2021) posit that benefits that accrue to schools that implement good financial governance include the following:

i. Increase the trust of parents and the community in schools.
ii. Improvement in the efficiency and effectiveness of school management.
iii. Continuous development of school performance as a result of improvement in school administrative performance.
iv. Funds are used for the benefit of students and the community
v. Increase participation of all education stakeholders.

Considering the foregone ideas, concepts and arguments relating to good financial governance in education, it stands to reason that for any education system to achieve quality standards, there must be in existence elements of good financial governance. Thus, in streamlining the financial governance of basic education in the Gomoa West District, the tenets of good governance should be upheld to ensure quality education. However, these practices should be guided by defined quality standards in the education system, hence the need to examine the concept of quality education.

2.7.2 Quality Education

As one of the fundamental services provided by governments and other stakeholders to propel national development, it is important to note that a mere quantitative expansion would not generate the desired results unless a particular standard of quality is developed and maintained (Jain & Prasad, 2018). The concept of quality in education is not novel; so, it is essential to comprehend the evolution of the quality discourse throughout time and its association with educational provision and the influence of educational finance governance in this relationship.

According to the available literature, the quality argument began with the onset of industrialization, as the necessity to guarantee that products met requirements increased and customers began to expect value for money (Sallis, 1996). Wadsworth, Stephens, and Godfrey (2002) contended that at this period, the emphasis was on goods rather than quality. Slowly, industrialization led to mass production and the division of labour into tiny repetitive activities, moving the duty for quality control from workers to organisational procedures and systems. The notion of quality control, which was under inspection until 1940, quickly took over manufacturing lines to discover defective items and prevent them from reaching customers. After World War II, specifically in the 1960s, there was a move from statistical process control to quality assurance. The focus was now on avoiding generating faulty items in the first place. This focus grew stronger, resulting in the creation of the idea of Total Quality Management (TQM) in the 1980s. Social services like education, health, and defence grew in popularity and consumed large amounts of public cash, the government and communities began to demand qualitative improvement in terms of monetary worth. Education was not spared as Schools battled with each other for pupils.

In spite of the fact that the debate on quality has been prevailing for a long time, there has been no universally acceptable definition of quality. According to Jain and Prasad (2017), there are two types of quality in education namely; quality of the education system as a whole (including schools and related bodies, teaching and learning environment, policies etc.) and quality of what the system offers to the students/learners (i.e. quality of teaching and learning process, curriculum etc.). Because education is a service rather than a product, its quality cannot be determined solely by the ultimate product. Its quality should be reflected in the delivery method as well (Jain & Prasad, 2017). Hoy, Bayne-Jardine, and Wood (2000), argue that quality in education is an educational evaluation process that increases the need to attain and develop the skills of customers while meeting the accountability requirements set by the consumers who pay for the process. For Goddard and Leask (1992), quality of education is conceptualized as simply meeting the requirements of customers. They identified customers of education as parents, government, students, teachers, employers, and institutions. They argued that these customers have different expectations and characteristics of quality of education.

Grisay and Mahlck (1991) emphasised that education quality should include determinants such as teacher supply, building, curriculum, equipment, texts, and teaching processes. They define educational quality as a three-dimensional process that includes the quality of people and material resources available for teaching (inputs), teaching practices (process), and results (outcomes). Furthermore, they claim that various indicators; repetition, dropouts, promotion, and transition rates are frequently used by planners to arrive at an approximation of quality. In 1990, the World Conference on Education for All in Jomtien, Thailand, determined that in order to fulfil the core goal of equity, education quality was critical in ensuring children's cognitive growth. UNESCO's education quality definition emphasized more on 'lifelong learning' and 'relevance' as the most important factors (Delors, 1996). Accordingly, education is based upon four pillars—learning to know, learning to focus on the practical application of what is learned, learning to live together where all have an equal opportunity to develop, and learning to emphasize the skills needed for individuals to develop their full potential.

In addition to this, UNICEF also strongly emphasized the desirable dimensions of quality, as identified in the Dakar Framework. Its paper 'Defining Quality in Education' recognizes five dimensions of quality: learners, environment, content, processes, and outcomes, founded on 'the rights of the whole child, and all children, to survival, protection, development and participation' (UNICEF, 2000). The Communiqué of the World Conference on Higher Education 2009 states that 'Quality criteria must reflect the aim of cultivating in students critical and independent thought and the capacity of learning throughout life. They should encourage innovation and diversity (UNESCO, 2009). Thus, it is clear that quality is not a unitary concept but involves multiple perspectives. Consequently, an education finance governance system is expected to affect a considerable number of these quality perspectives before quality can be realized. These perspectives include meeting the requirements of the education system as a whole and the quality of what the system provides to learners. However, due to the complex nature of the concept of quality in education, various models of measuring quality education have been developed.

2.7 .2.1 Models of Measuring Quality Education

Jain and Prasad, (2018) identify eight models for measuring the quality of education as follows:

i. Quality control

ii. Quality assurance

iii. JJ Bonsting's Creating Quality Community of Learners by Quality Management;
iv. Malcolm Baldridge Quality Criteria
v. Philip B. Crosby's Zero-Defect Approach
vi. Joseph Juran's Project Management
vii. Deming's Total Quality Management
viii. Shewhart Cycle.

a. Quality Control

This is a regulatory process through which quality performance is measured, compared with standards, and acts on the difference (Wadsworth et al. 2002). It is fundamentally a post-event procedure focused on identifying and discarding damaged products. This strategy for assessing educational quality is insufficient and fundamentally flawed for two reasons: first, evaluations are conducted solely at the conclusion of the process by inspectors uninvolved in teaching practices; second, proactive measures must be implemented to ensure quality rather than merely identifying it (Jain & Prasad, 2018).

b. Quality Control Assurance

Wadsworth et al. (2002) defined it as a system of activities which assures that the overall quality control is done effectively. It is a before and during-the-event process. Here the focus is prevention of defects rather than just detecting them. Stephens (2003) argues that it is a process of evaluating the extent to which the institution is delivering on its promises.

c. JJ Bonsting's Creating Quality Community of Learners by Quality Management

This model is based on Total Quality Management (TQM) principles and presents the four pillars of TQM that define quality. The four pillars are customer-supplier focus, individual commitment to improvement, processes/systems, and management accountability to Total Quality Management (TQM). The customer-supplier paradigm posits that every individual functions as both a customer and a supplier, each with a distinct responsibility in maintaining quality. Emphasis on teamwork and collaboration is essential for schools to generate optimal high-quality advantages (Jain & Prasad, 2018).

d. Malcolm Baldridge Quality Criteria

Jain and Prasad (2018) posits that, the Baldridge framework encompasses a leader establishing values, systems, and accountability levels; a system comprising four foundational elements: educational and business management processes, human resource development, strategic planning, and information analysis; progress measurement utilising quantitative performance indicators; and the objective, which centres on the student. Baldridge advocates for the acceleration of improvement initiatives by providing a framework to coordinate institutional operations for the attainment of progressively enhanced outcomes.

e. Philip B. Crosby's Zero-Defect Approach

This methodology advocates for the eradication of flaws to minimise expenses. The work team is accountable for quality assurance, while inspectors also provide a vital function. Joseph Juran's Project Management Principles: Juran regarded quality as a necessary condition for fulfilling a purpose. According to his 85/15 rule, 85% of the organization's quality issues stem from inadequately designed procedures (Jain & Prasad, 2018).

f. Deming's Total Quality Management

The notion of Total Quality Management was introduced by Deming (1986). Deming regarded quality as the ongoing enhancement of processes and services to meet the evolving demands of consumers. He contended that quality is the capacity to consistently fulfil client requirements and the drive to achieve excellence (Jain & Prasad, 2018).

g. Shewhart Cycle

According to Jain & Prasad (2018), Shewhart developed a four-phase cyclical methodology for quality enhancement. The stages comprise Plan–Do–Check–Act. Upon analysing the entire process, one specific component is identified for enhancement. A strategy for enhancing the aspect is formulated, and with clarification and approval, it is executed on a limited scale. The consequences of executing plans are meticulously examined. Based on the outcomes, measures are enacted to expand the plan, and it is either refined or replaced with a new one.

2.7.3 Approaches to Quality of Education

When assessing the quality of education, it is beneficial to differentiate between educational outputs and the procedures that produce them. Various educational methodologies have sought to analyse the concept of excellence, however they range in ideology, epistemology, and disciplinary composition. (UNESCO, 2005). Some of these approaches a presented as follows as identified by Jain and Prasad (2018).

a. Quality in the Humanist Approach

This approach posits that learning is a process of social practice rather than an outcome of individual action. Standardised and regulated curricula are dismissed. Educational programmes continue to adapt to the specific situations and demands of individual learners. Self-evaluation and peer assessment are encouraged as methods for fostering a deeper understanding of learning. The teacher functions primarily as a facilitator rather than as an instructor (Jain & Prasad, 2018).

b. Quality in Behaviourist Approach

This approach advocates for standardised and regulated curriculum grounded in specified objectives. Assessment is seen as an objective evaluation of acquired conduct against established standards. Assessments and evaluations are considered fundamental components of education (Jain & Prasad, 2018). The educator orchestrates learning and is regarded as the authority who regulates stimuli and responses.

c. Quality in Critical Approach

Sociologists and critical pedagogues often define high-quality education as one that fosters social change, incorporates a curriculum and pedagogical approaches that promote critical examination of social power dynamics and the processes of knowledge production and dissemination, and entails active learner engagement in shaping their educational experiences (Jain & Prasad, 2018).

d. Quality in Indigenous Approach

Indigenous methodologies emphasise the significance of education's applicability to the socio-cultural context of both the nation and the learner. They assert that all learners possess substantial prior knowledge, acquired via diverse experiences, which educators should elicit and cultivate. Students ought to participate in the formulation of their own curriculum. Education must extend beyond the confines of the classroom through informal and lifetime learning endeavours.

e. Quality in Adult Education Approach

In the realm of adult education, experiential learning and critical reflection are vital components of quality. Radical theorists perceive learners as socially embedded individuals capable of using their experiences and knowledge to effectuate social action and transformation.

2.7.3 Linking Financial Governance and Quality Education

Effective and efficient financial governance in an educational setting plays an important role in improving the quality of teaching and learning. Efficient fund management means resources are strategically divided and used to target areas that will most improve student learning experiences and outcomes (Kusumabrata & Murwaningsari, 2021). With funds allocated to resources such as the latest educational technology, quality teaching materials and teacher coaching, schools can implement more innovative and interactive teaching methods. This approach directly affects students' engagement in the learning process and helps in improving the understanding of subject concepts, which in turn improves the overall quality of teaching and learning (Levine & Theron, 2024). Furthermore, financial governance also allows educational institutions to improve students' learning environment. With effectively managed financing, schools can repair or build educational facilities, such as comfortable classrooms, science laboratories, and well-equipped libraries, all supporting a conducive learning environment (Lian, 2020). This funding also ensures that educational equipment and technology are updated, keeping learning materials relevant to current and future needs. These factors contribute not only to physical comfort but also to a sense of usefulness among students, both of which are key factors for learning motivation (Liu, 2024). In addition, efficient work in education financial governance also creates room for investment in teacher professional development. Quality education relies heavily on the quality of teachers, and with proper financing, institutions can provide ongoing training and skills development for teaching staff (Maher, 2024). This allows teachers to stay ahead of the latest teaching methods and educational trends, and improve their ability to deliver learning materials in a more effective and engaging way. This continuous professional development not only increases job satisfaction for teachers but also directly affects students' learning experience, ensuring that they receive a high-quality education that continues to evolve with the times (Maina, 2021).

In conclusion, financial governance in education is a key factor that has a direct and indirect positive impact on the quality of education. With strategic and responsible financial governance, educational institutions can maximize the utilization of their resources to deliver quality learning experiences for students. Investments in education technology, infrastructure, learning resources and faculty development are some of the areas where financial governance can significantly improve the quality of education. The importance of financial governance in education also emphasizes the need for transparency, accountability and participation in the governance of education funds. By applying sound financial principles, schools and other educational institutions not only ensure prudent use of funds but also strengthen community trust and enhance their reputation as institutions that add great value to students and society as a whole (Miglani & Obeng, 2023). Therefore, building a solid foundation through financial governance not only enriches students‘ learning experience but also ensures the sustainability and development of education quality in the future. In a growing and changing global context, the ability to adapt and improve the quality of teaching and learning through effective financial governance will be a key determinant of education's success in preparing smart and skilled future generations (Mustafa, Zahran, & Al-Ashmawy, 2023).

2.8 Enhancing Education Finance Governance

In the face of growing fiscal constraints and competing demands on public finances, the governance of educational funding must be both efficient and effective to support the delivery of quality basic education (Johnes, Portela, & Thanassoulis, 2017). The management of financial resources within education systems requires a well-structured and coordinated governance framework that ensures transparency, accountability, equitable distribution, and community participation. However, persistent inefficiencies, weak oversight mechanisms, and fragmented approaches to resource allocation often result in a fractured financial governance system, undermining efforts to meet educational goals.

Within the Ghanaian context, one manifestation of this fractured system is the unintended outcome of policy decisions that limit the involvement of key stakeholders, particularly, parents in school financing. Historically, Parent-Teacher Associations (PTAs) have played a critical role in supporting the financial needs of basic schools. Their current disengagement, stemming from government directives that prohibit schools from levying fees on parents, has contributed to widening resource gaps and negatively affected the quality of education delivery at the grassroots level.

Addressing such systemic challenges calls for a rethinking of how education finance governance can be enhanced to meet the evolving needs of schools. This section of the literature review therefore responds directly to the research question: In what ways can the financial governance of basic education be enhanced in the Gomoa West District? It examines both structural and procedural interventions that can strengthen financial governance, including improved disbursement systems, participatory budgeting, capacity building for school leaders, and the re-engagement of communities in school financing under regulated frameworks.

2.8.1 Effectiveness in Education Finance

Effectiveness is a key element to achieving the goals or targets that have been defined in every organization, activity or programme. The notion of effectiveness is basically related to the achievement of the objectives or targets of the policy (results of use). It deals with the relationship between the output with goals or targets to be achieved. Seiler, Young, Ewalt, Jones, Landy, and Olds (2006) describe effectiveness as the ability to achieve stated goals. They contend that a simplistic definition of effectiveness in education is problematic, as schools or school districts may attain certain objectives while failing to achieve others. Schools may prove to be more effective for some pupils and specific curriculum domains. They may exhibit differing degrees of efficacy according to the time frame analysed. Seiler et al. (2006) further posit that effectiveness studies have illustrated that schools can be more effective for some students than for others and that their effectiveness can vary across curriculum areas and over time.

The ability of educational institutions to effectively use financial resources in order to accomplish desired educational outcomes is referred to as effectiveness in education finance governance. To guarantee that funds are used for their intended purposes, this calls for appropriate budgeting, open financial reporting, and accountability systems (Lewis & Pettersson, 2009). The capacity to adjust to shifting financial circumstances and make defensible decisions based on reliable financial facts are key components of effective governance. It describes the extent to which allocated resources lead to the achievement of intended educational outcomes. This involves not just the efficient use of funds, but ensuring that the objectives—such as improved learning outcomes, better access to education, and enhanced infrastructure—are successfully met. In education, effectiveness is measured by how well financial inputs translate into measurable results, such as student performance, graduation rates, and reduced inequality in access to education (OECD, 2020). For instance, even if schools receive adequate financial resources, the effectiveness of financial governance is questioned if these resources do not result in improvements in student learning or teaching quality. Effectiveness, therefore, emphasizes outcome achievement, bridging the gap between resource allocation and the actual impact on educational goals (Evans & Yuan, 2022). In this context, monitoring and evaluation systems play a critical role in determining whether the financial governance mechanisms in place are effective in delivering the desired results (Fiszbein & Stanton, 2022).

Literature reviewed reveals a number of strategies through which the effectiveness of education finance management can be improved. These are: transparency and accountability; application of technology; stakeholders' involvement; capacity development; monitoring and evaluation of performance.

Transparency and accountability measures in reporting are crucial in effective education finance governance. Effective education sector governance, as specified by

Lewis and Pettersson (2009), enhances the delivery of education services in an efficient manner through the provision of proper standards, incentives, information, and accountability.

The use of digital technology for governing education finance can promote efficiency via automated processes for finances, aggregation of electronic payment procedures, and the observation of fund movement and financial statements in real time. This view is backed by Amanati, Mukhlisa, and Suharyat (2024), which underscores the maximization of digital technology in support of an upgraded education financing system.

Engaging stakeholders, such as teachers, parents, and community members, in the financial decision-making process can enhance the efficiency of education finance governance. This is because it ensures that the priorities and needs of all stakeholders are taken into consideration, resulting in more effective and informed financial decisions (Crouch & Winkler, 2008).

Developing the capacity of school financial managers and administrators is required for there to be proper finance governance. Professional training and development courses can endow financial managers with the capacity and capability to manage financial resources effectively (Asongu & Odhiambo, 2021).

Constant monitoring and financial performance analysis is crucial in an effort to identify areas for enhancement and ensuring successful usage of finances. Financial performance measures and benchmarks are capable of providing a significant insight into the governance efficiency of education finances (RSM UK, 2025).

The impact of effectiveness has a direct bearing on how policymakers consider improvements to school effectiveness including school finance. Consequently, the study argues that education quality can be enhanced if there are clear policy guidelines for financial effectiveness. These guidelines must be linked to transparency, leveraging technology, involving stakeholders, building capacity, and monitoring performance. Continued research and the adoption of best practices are crucial for ensuring that education finance governance remains effective and responsive to changing financial conditions.

2.8.2 Efficiency in Education

Efficiency in education is a topic of intense debate among politicians, teachers and other educational stakeholders. Witte and López-Torres (2017) argue that the increased awareness for public sector efficiency and the increasing cost of education might account for the interest of efficiency in education. The study of school finance usually has focused on how educational resources are distributed, but more recently attention has been directed to the question of how efficiently schools and school districts use the funds they receive.

The term 'efficiency' is linked with the production model and in this context, it entails achieving maximum output from a specified set of inputs while utilising a minimum quantity of inputs (Nasib, 2017). Lockheed and Hanushek (1994) posit that a more efficient system produces more output for a given set of resource inputs or produces similar output for fewer inputs, all other things being equal. Economic efficiency implies an economic state in which every resource is optimally allocated to serve each individual or entity in the best way while minimising waste and inefficiency (Investopedia, 2020). The foregoing definitions make it clear that efficiency entails making the best use of inputs in any production process. It advocates for the use of fewer inputs to produce more outputs. The concept of efficiency generally attempts to minimise the waste of inputs in the production process in order to maximise output. In other terms, efficiency is achieving maximal production at the lowest possible cost.

Education as a public good is made available through the production model and as such must be produced efficiently. Education is considered efficient if its producers make the best possible use of available inputs (Witte & López-Torres, 2017). Educationists have introduced education economics in trying to see how limited resources could be utilised to maximize the outputs. When there are limited resources, they (resources) should be used to promote society's objectives as fully as possible (Lockheed & Hanushek, 1994). There is an increased call for efficiency in education to ensure that the limited educational resources that are available as inputs are fully utilised to achieve maximum output.

Education efficiency is the relationship between inputs and outputs; it is increased by a gain in units of output per unit of input (Cooze, 1991). This can occur by holding output constant and decreasing input or by deriving greater production from the same level of input. In education production, various educational outcomes can result from different combinations of inputs such as teachers, buildings, class size, curriculum, etc. (Cooze, 1991).

When educational outputs (such as test results or value-added) are created at the lowest level of resources (whether financial or, for example, the natural ability of students), an educational system is said to be efficient (Johnes, Portela, & Thanassoulis, 2017). Consequently, educational efficiency can be defined as the prudent use of available educational resources as inputs such as classrooms, teachers, books, laboratories, and technologies to maximise the qualitative and quantitative output of learners (graduates). In education, efficiency means making the best use of the limited resources available to obtain the best results.

2.8.3 Types of Educational Efficiency

Odei-Tettey and Gabriel-Wettey (2023) conceptualized educational efficiency in a number of categories. These are technical, economic, internal and external efficiency.

a. Technical efficiency

This connotes a situation where as few inputs as possible are used to produce a given output. In education technical efficiency refers to the quantitative relationship between inputs and outputs. In this situation, the inputs are tangibles such as classrooms, libraries, laboratories, furniture, equipment and others. The fundamental question here is whether these inputs are being maximally utilized or are overutilized/underutilized in relation to the output. For instance, if a science laboratory with a capacity of 80 learners has only 30, then there is a technical inefficiency. Similarly, if the same science laboratory has 100 students, that means there is overcrowding and that implies there is still technical inefficiency.

b. Economic Efficiency

This describes the method of production that produces a given level of output at the lowest cost. The economically efficient method of production is the technically efficient method of production that has the lowest cost. It is possible to have a technically efficient method which is not economically efficient.

c. Internal Efficiency

The internal efficiency of an educational system pertains to the optimal utilisation of its resources (inputs) in generating its outputs. The most straightforward measure of internal efficiency is the unit cost associated with creating a single unit of educational output, which can refer to either a graduate at that educational level or a student who has achieved a certain minimum level of knowledge (UNESCO, 2022). It is the extent to which an education system meets its internally set objectives. It is usually measured by the flow of students through the system with a minimum of waste. For example, an education system with low drop-out rates, low repetition rates, and high completion rates is said to be internally efficient and vice versa.

d. External Efficiency

External efficiency refers to the extent to which an education system meets societal goals/objectives. This is usually measured by the quality of learning which is determined by the inputs and outputs of the education system. For example, if an education system produces graduates with skills that are relevant to the needs of the labour market, then it is said to be externally efficient and vice-versa. External efficiency does not imply internal efficiency. An education system may be internally efficient but its graduates might not be well-rewarded in the labour market, thus failing the external efficiency test.

Efficiency in financial governance refers to the optimal use of resources to achieve the maximum possible output or outcome. In the context of education, efficiency means that financial resources are utilized in a way that minimizes waste and maximizes educational results, such as improved student learning, enhanced access to education, or better school infrastructure, with the least possible expenditure (Alvarez

López-Calva, & Lustig, 2020). Efficiency measures the relationship between inputs (like funds, materials, or human resources) and outputs (such as student performance, enrollment rates, or graduation outcomes) (UNESCO, 2021).

For instance, a school system is considered efficient if it achieves high student performance with lower costs compared to other systems. However, achieving efficiency requires not only reducing unnecessary costs but also maintaining or enhancing the quality of education (Mackenzie, Yates, & Paine, 2022). Financial efficiency involves the analysis of cost-effectiveness, ensuring that resources are distributed and utilized in a way that yields the best possible outcomes without sacrificing quality or equity (World Bank, 2022).

2.8.4 Efficiency in Education Finance

Efficient school financial governance is an important foundation in supporting the quality of education. Because, with good management, schools can optimally allocate their resources to achieve educational goals (Agarwal, Chinnasamy, & Kaushik, 2023). Efficiency in education financial governance can include aspects such as how funds are used for educational facilities, curriculum development, payment of teaching staff, and other supporting activities that directly or indirectly affect the process and quality of education. (Alrafayia & Alshehri, 2023).

Efficiency in education finance governance is a critical element that determines an educational institution's ability to achieve its goals. With limited resources, schools are faced with the challenge of meeting various needs, ranging from procurement of educational facilities, curriculum development, to payment of teaching staff salaries (Amos, Ephrahem,& Bhoke-Africanus, 2021). Financial efficiency does not only focus on reducing costs, but rather on how resource management can maximize quality educational outcomes. Efficient finance governance allows schools to allocate funds in the most productive way, ensuring that every amount spent contributes directly to improving the quality of education (Ananzeh, 2021). Moreover, financial efficiency substantially influences the sustainability of school operations. In this increasingly competitive landscape, educational institutions must deliver superior education efficiently and economically. Financial efficiency enhances the school's capacity to offer superior learning facilities and resources, while also strengthening its competitive position within the educational sector (Arisandi et al., 2021).

In the long run, this can improve the school's reputation, attract more students and strengthen relationships with stakeholders. Therefore, understanding and applying the principles of efficiency in financial governance are key for schools and the education system to achieve educational excellence and operational sustainability (Fiteriadi et al., 2024; Arisandi et al., 2021). In some cases, limited funds often become an obstacle in achieving efficiency and effectiveness in resource management in educational institutions. However, there are also many schools that have sufficient financial resources but are unable to manage efficiently, so that the quality of education produced is not optimal (Ayaya, 2021).

Therefore, there is an urgent need to examine more deeply how the efficiency of school financial governance can have a direct and indirect impact on improving the quality of teaching and learning (Bislimi & Buleshkaj, 2022). Financial efficiency in the context of education can have a direct impact on the quality of education as it enables proper allocation of resources to important aspects such as procurement of quality teaching materials, investment in educational technology, maintenance of infrastructure that supports learning, and training and professional development of educators (Brahier, 2020).

By maximizing the value of each unit of currency spent, schools can improve the effectiveness of learning and the achievement of educational outcomes, ultimately leading to higher quality learning experiences for students (Bruhn, 2023). For example, a school that manages its finances efficiently can minimize the student-to-teacher ratio, which provides opportunities for more intensive interactions and greater individual attention, or can update classroom technology devices that support interactive teaching methods, all of which contribute to more effective delivery of subject matter and an overall improvement in the quality of the teaching and learning process (Bislimi & Buleshkaj, 2022; Chen, Li, Jin, Xue,, & Li, J. 2022).

2.8.5 Education Finance Efficiency and Effectiveness Measures

Indicators of school financial efficiency show how well a school manages its resources to achieve desired educational outcomes. One key indicator is the expenditure per student ratio, which measures the amount of funds spent on each student (Gunherani, 2023). This measurement helps analyze whether funds are being used efficiently in the context of educational outcomes such as graduation rates, academic achievement and student engagement. Other indicators could include a comparison between funds allocated to direct teaching compared to administrative expenditure, which shows the focus of funds on students' direct learning processes (Hantoro & Wangid, 2020). In addition, financial efficiency can also be assessed through the utilization of school assets and resources. For example, the use of school facilities and equipment is audited to ensure that all assets are fully utilized without unnecessary overcapacity or waste. Analysis of the frequency of repair and replacement of equipment can indicate efficiency in asset maintenance (Kapriyan, 2021). Human resource management, such as the student-to-teacher ratio, is also critical to efficiency, determining how human resources are allocated to achieve optimal learning outcomes. This evaluation helps schools determine the areas where efficiency can be improved to maximize school functions and potential (Kasot & Guneyli, 2021).

Optimizing the financial resources in education requires deliberate measures that ensure efficient and effective utilization that will enhance quality education and promote sustainability. In a study which sought to explore the best financial management practices in public education by Vicente, Flores, Almagro, Amora, and Lopez (2023), themes such as Increasing accountability, efficiency in budgeting, procurement transparency and optimization, and sustainability and asset management were identified.

a. Increasing Accountability and Financial Literacy

The initial developing themes, Increasing Accountability and Financial Literacy, exemplify best practices in financial management within public education, characterised by enhanced financial management competencies and decision-making skills (Vicente et al., 2023).

i) Improved Financial Management Capabilities

The concept of financial management in schools refers to the process by which school leaders plan, organize, delegate, and control financial resources to effectively achieve the school's objectives (Styles, 2018). When practiced effectively, financial management contributes positively to a school's financial well-being, while poor financial management can result in long-term negative social consequences. As

Ajaegbo (2020) notes, sound financial management is a critical indicator of whether a school is being managed effectively and is on track to achieving its goals.

Stakeholder involvement, particularly the participation of teachers in governance and financial decision-making, is essential to sound school management (Chaka, 2019). Additionally, it is important for the school principal to have a foundational understanding of financial management in order to provide clear guidance and leadership in financial matters. According to Ephrahem and Bhoke-Africanus (2021), the skills and competence of financial managers, as well as the trust they establish with the head teacher, play a vital role in the financial health of a school. In recent years, scholars have increasingly focused on the importance of management skills in promoting effective school leadership and administration.

ii) Financial Decision-Making Skills.

School managers must be equipped with the skills needed to support staff in making sound financial decisions. This includes fostering problem-solving abilities, logical reasoning, and a solid understanding of basic financial principles (Surendar & Sarma, 2018). According to Magak (2013), educational leaders should receive training in financial decision-making to enable them to effectively guide the financial management of their schools and contribute to the advancement of education.

Building on this idea, Phylither, Mulwa, and Kyalo (2018) emphasize that financial decision-making skills are essential for school heads, as they ensure leaders are capable of managing resources responsibly. Pagaduan (2020) further defines these skills as the ability to apply financial knowledge and strategies to manage resources effectively for long-term financial stability. This involves individuals developing an understanding of their financial situation and adopting key habits such as saving, budgeting, planning, and making informed financial choices to improve their financial well-being over time.

b. Efficiency in Resource Allocation and Budgeting

Efficiency in Resource Allocation and Budgeting involves Prioritization of Needs, Regular Review and Evaluation and Collaboration and Stakeholder Involvement

i) The Prioritization of Needs

Procurement plays a crucial role not only in resource allocation but also in enhancing the efficiency of fund management. By identifying and prioritizing the most urgent needs, organizations can allocate limited financial resources in ways that maximize their impact (Abag, 2019). This approach ensures that funds are directed toward areas with the highest potential return on investment, thereby supporting the achievement of organizational goals.

Sampal (2019) further emphasizes that aligning procurement strategies with available funding enables organizations to optimize resource use, reduce waste, and improve financial efficiency. This results in a more strategic and effective allocation of funds, leading to cost savings and better overall financial performance.

ii) Regular Review and Evaluation

A financial review and evaluation involve regularly assessing an organization‘s overall financial operations, much like taking a comprehensive look at one‘s personal finances. According to Ampongan (2019), a high-level financial evaluation is often sufficient to promote transparency and responsible financial behaviour. Such assessments are crucial for identifying potential financial risks and weaknesses, allowing organizations to proactively address issues that could threaten their stability.

This process typically includes the analysis of financial statements, cash flows, and risk exposures. As Vicente et al. (2023) note, these evaluations support effective risk management by helping organizations recognize and resolve problems early, thereby reducing the likelihood and impact of serious financial crises.

iii) Collaboration and Stakeholder Involvement

Collaboration and stakeholder participation are essential for enhancing the efficiency of fund utilization within an organization. Involving key stakeholders—such as finance teams, budget holders, and department heads—in the procurement process allows organizations to leverage their expertise, insights, and diverse perspectives (Cuenca, 2019). This collaborative approach helps ensure that fund allocation aligns with the organization's strategic goals and priorities.

Active stakeholder engagement also improves the identification and understanding of specific departmental needs, leading to more accurate budgeting and resource allocation (Collantes, 2021). Moreover, Salam and Sedik-Salam (2018) emphasize that such collaboration promotes open communication, helping schools and organizations to avoid duplication of efforts, streamline operations, and identify cost-saving opportunities.

Ultimately, as Vicente et al. (2023) note, collaboration and stakeholder involvement contribute to the effective and value-driven use of resources, ensuring that financial decisions support the organization‘s broader objectives.

c. Procurement Transparency and Optimization

Emerging feedback in Financial Management best practices of public Schools' Procurement is Transparency and Optimization. These are made up of the conduct of internal auditing and board strategic procurement Planning.

i) Conduct of Internal Auditing

Internal audit activities typically include the assessment of internal control systems, the performance of management audits, and the evaluation of operational outcomes, with a focus on the effectiveness of both core operating systems and their supporting services (Vicente et al. 2023). According to Suleiman et al. (2018), an internal control system refers to the set of policies and procedures established to safeguard an organization's assets and ensure the accuracy and reliability of its financial reporting. Jokipii and Di Meo (2019) further explain that internal controls are designed to promote operational efficiency and effectiveness, reliable information flow, compliance with applicable laws, and the timely preparation of financial reports. A number of studies (Amin & Yusmita 2023; Gatere, 2016; Hendri et al, 2020; Purnama, 2024) suggest that preventing fraud in school finances requires clear procedures and responsibilities, strong internal controls, transparency, accountability, use of technology, proactive audits, participation in budgeting, and effective internal monitoring. Vicente et al. (2023) also emphasised fraud prevention include separating staff duties, delegation of procurement authorization and also exercising effective supervision to make sure that rules and regulations are adhered to (Vicente et al., 2023).

ii) Board Strategic Procurement Planning

Strategic procurement planning, also known as strategic sourcing, refers to a long-term approach designed to ensure the timely availability of goods and services that are critical to an organization's ability to achieve its core objectives (Lopus et al., 2019). This form of planning is a vital component of financial management practices, as it helps streamline procurement processes, control costs, and enhance overall organizational efficiency.

This operational discussion explores the practical applications and benefits of strategic procurement planning, as highlighted by Lopus et al. (2019). Similarly, Spekman (1989) underscores strategic planning as a fundamental element of effective financial management. By developing a clear procurement strategy, organizations can align procurement activities with broader financial goals and make cost-effective, long-term decisions.

Vicente et al. (2023) asserts that integrating strategic procurement planning into financial management yields several operational advantages. It enables organizations to improve procurement performance, mitigate risks, manage costs more effectively, strengthen supplier relationships, and ensure that procurement supports financial objectives. In today‘s rapidly evolving operation environment, adopting a strategic procurement approach allows organisations to enhance financial outcomes, improve operational efficiency, and support sustainable growth.

d. Sustainability and Asset Management

Emerging Feedback in Financial Management Best Practices of Public Schools is Sustainability and Asset Management. Its characteristics are Proper Asset Tracking Maintenance and Asset Accountability.

i. Proper Asset Tracking and Maintenance

Effective asset tracking and maintenance are essential in schools to ensure that assets are durable, perform efficiently, and contribute to cost reduction and the creation of a safe, conducive learning environment (Ramirez & Amponin, 2019). Timely repairs and upgrades are necessary to reduce down time and enhance the functionality of school resources. Staff tasked with managing school assets should be properly trained and have clearly defined roles and responsibilities. Additionally, strict adherence to safety regulations is vital, and all maintenance activities should be accurately documented and recorded to support accountability and long-term planning (Ampongan, 2019).

ii. Asset Accountability

In schools, information technology equipment, laboratory tools, and educational materials are among the most valuable assets. Ensuring asset accountability through accurate record-keeping, regular inventory checks, and the enforcement of proper security measures helps prevent loss, theft, or unauthorized use of these resources. Such practices not only deter potential misconduct but also promote a culture of responsibility and security within the school community (Vicente et al., 2023). By implementing these measures, educational institutions can optimize their financial resources, enhance the quality of education, and promote sustainable growth.

2.9 Summary of literature Review

The research sought to explore lapses associated with financial governance systems in basic education in Gomoa West District and find out measures that can help to streamline the financial governance regime in order to improve the quality of basic education in the District. Consequently, relevant literature based on concepts identified in the objectives of the research has been discussed in this chapter. These concepts are the functionality of the financial governance system, finance resource allocation, and adequacy of statutory budget allocation for schools. Others are the adequacy of supplementary sources of education finance, financial governance and quality basic education, and enhancing the effectiveness of the financial governance system. Under the functionality of the education finance system, the literature points to the issues of school conditions and resources, allocation mechanisms, revenue sources, education spending and fiscal control as core areas of an education finance system which ensures a well-functional system. Under education finance allocation, it was established that while money alone may not be the answer to the provision of quality education, more equitable and adequate allocation of financial inputs to schooling provides a necessary underlying condition for improving the equity and adequacy of outcomes. Though the state is the main financier of public education, it still needs the support of other sources of funds to supplement government efforts, the literature therefore considered supplementary sources of funds, how to leverage these sources and how adequate they are to school management. The chapter also discussed financial governance and quality education. In this regard concepts such as transparency, accountability and participation in finance were reviewed and the concept of quality education. The section finally presented ways of enhancing education financial governance in basic education. To this end, issues such as effectiveness and efficiency in education finance are presented as well as best practices in education finance management and governance.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This study is grounded in the central thesis that ‗quality education in the Gomoa West District of the Central Region of Ghana can be improved if measures are put in place to streamline the financial governance regime in basic education units. To explore this proposition, it was essential to adopt a methodological framework that could capture the complexities of financial governance in educational settings while reflecting the perspectives of key stakeholders. This chapter presents a detailed account of the research methodology employed to achieve the objectives of the study and to respond effectively to the research questions. The choice of methodology was carefully guided by the need to obtain in-depth, contextually grounded insights into how financial resources are managed, allocated, and perceived to influence the quality of basic education within the district. The key components of the methodology include the philosophical underpinnings, research approach, research design, population, sampling techniques, instrumentation, validation procedures, data collection, and data analysis strategies.

3.1 Philosophical Underpinnings

Research philosophies, also referred to as paradigms, perspectives, or lenses, that encapsulate the researcher‘s worldview and guide the choice of methodology. As Wilson and Stutchbury (2009) have noted that, ―philosophical ideas often remain largely hidden," yet transparency about these foundational ideas strengthens research rigor. Sikes (2004) has emphasized that philosophical assumptions about ontology, epistemology, values, and beliefs are crucial when justifying methodological choices.

a. Ontology

Ontology concerns the nature of reality. In the context of the current research, it examines the nature of educational reality and acknowledges the potential for varying perceptions of what is considered ―real" (Jackson, 2013). Ontological perspectives can be broadly categorized into objectivism (positivism) and subjectivism (interpretivism). Objectivism posits that social entities exist independently of social actors, akin to natural phenomena, and can therefore be studied systematically. Realism, closely related to positivism, asserts that scientific methods used to study natural sciences are equally applicable to social sciences. This perspective holds that knowledge of social entities, such as organizations or cultures, is independent of the observer and can be objectively analyzed (Bryman, 2012). Conversely, subjectivism suggests that social phenomena arise from the perceptions and actions of individuals, and thus, reality is inherently subjective and context-dependent (Thakurta & Chetty, 2015; Scotland, 2012). Subjectivist ontology aligns with the notion that the meaning of social phenomena is continuously constructed through interaction.

b. Epistemology

Epistemology explores the nature, sources, and limits of knowledge. According to Cohen, Manion, and Morrison (2007), epistemology addresses questions such as how knowledge is acquired and communicated. Positivist epistemology assumes an objective reality that is independent of the researcher, where knowledge is derived from sensory observation, value-free inquiry, and empirical evidence (Dudovskiy, 2019). Knowledge in this view is seen as tangible, objective, and capable of being quantified.

Interpretivist epistemology, on the other hand, argues that knowledge is inherently subjective and shaped by the interaction between the researcher and the social world. It emphasizes understanding human behavior and the social world through the perspectives of those being studied, recognizing that values and context inevitably influence findings (Al-Saadi, 2014). Interpretivism asserts that knowledge emerges from exploring meanings and interpretations constructed by social actors within specific contexts.

c. Philosophical Orientation of the Study

The philosophical orientation of the study was determined by the nature of the research problem and its objectives in this study, which sought to explore lapses associated with financial governance systems in basic education in Gomoa West District and find out measures that can help to streamline the financial governance regime. The researcher adopts a constructivist ontology and an interpretivist epistemology.

Constructivism asserts that social phenomena and their meanings are not fixed but are actively constructed by social actors. Social entities are thus understood as products of shared perceptions and interactions. This aligns with the study's focus on the social construction of financial governance practices and their impact on educational quality.

Interpretivism posits that reality is socially constructed, and understanding it requires interpreting the meanings that individuals assign to their experiences. Interpretivism emphasizes the importance of capturing participants‛ subjective interpretations of financial governance and its implications. By exploring these diverse viewpoints, the study acknowledges the multifaceted nature of financial governance systems and their contextual realities.

Consequently, the overarching goal of the research is to rely on participants' perspectives to understand the financial governance system and its influence on the quality of basic education. This approach centers on the lived experiences of participants and aims to develop a nuanced understanding of financial governance practices that capture the complexities of the educational landscape in the Gomoa West District.

3.2 Research approach

In view of the ontological and epistemological stands of the researcher, the study adopted the qualitative research approach. Qualitative research is a situated activity that locates the observer in the world (Denzin & Lincoln, 2005). It consists of a set of interpretive, material practices that makes the world visible. These practices turn the world into a series of representations including field notes, interviews, conversations, photographs, recordings and memos to the self. Hence, a qualitative researcher attempts to make sense of or to interpret social and political phenomena in terms of the meanings people bring to them. Consequently, qualitative research helps in developing explanations for specific cases, including the processes involved in producing certain outcomes of a given case. This is particularly so when the cause of an event or a case such as education finance governance is complex because of the multiplicity of explanatory factors impacting the outcome(s) (Kaplan & Maxwell, 2005).Thus, qualitative research seeks to understand a given research problem or topic from the perspectives of the local population it involves. As Kaplan and Maxwell (2005:35) note, _qualitative researches are used to understand perceptions of information system by its users, the context within which the system is implemented or developed, and the processes by which changes occur or outcomes are generated'.

Since the study is about understanding and explaining the financial governance system and how it affects quality education, the qualitative approach was more useful because it enabled the researcher to critically explore the experiences of the population, the contextual factors, and how these factors influence the financial governance system. In the words of George and Bennett (2005:32), ―if a study is concerned with understanding context, or process, or is consultative or strategic in its aim, then qualitative evidence alone may be needed". In line with this assertion, the qualitative approach facilitated an in-depth understanding of complex phenomena of financial governance in education, through the perspectives of individuals directly involved.

3.3 Research Design

Research design is the arrangement of the conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with procedure. It is the conceptual structure within which research is conducted. It constitutes the blueprint for the collection, measurement and analysis of data.

The research design adopted in respect to this study was a case study. A case study is an intensive study of a single case (bounded system) or cases (multiple bounded systems) for the purposes of understanding complex social phenomena (Creswell, 2013; Yin, 2009; Gerring, 2004). It is therefore widely accepted to mean an intensive study of a specific individual or context. As Gerring (2004) opines, to refer to a work as case study might mean the following:

a. that its method is qualitative (small-N);
b. that the research is ethnographic, clinical, participant-observation, or otherwise in the field‖;

c. that the research is characterized by process-tracing

d. that the research investigates the properties of a single case; or

e. that the research investigates a single phenomenon‖.

Baxter and Jack (2008) also argue that a case study method should be considered when:

a. the focus of the study is to answer how and why questions;

b. the behaviour of those involved in the study cannot be manipulated;

c. one wants to cover contextual conditions because you believe they are relevant to the phenomenon under study; or

d. the boundaries are not clear between the phenomenon and context.

Case studies are especially valuable when the context is essential to understanding a phenomenon and when the complexity of the issue allows for multiple possible interpretations. As Creswell (2013) explains, a case study involves the in-depth exploration of a real-life, contemporary bounded system (a case) or multiple systems (cases) over time. This approach relies on comprehensive data collection from multiple sources such as observations, interviews, audiovisual materials, documents, and reports and results in a detailed description and identification of key themes within the case.

These characteristics of a case study aligns with the study's objectives, which sought to explore the interplay between educational finance governance system and quality basic education within a localized setting like the Gomoa West District. In this regard, the study focused on answering questions such as, how functional is the education finance governance? How are education financial resources allocated in the Gomoa West District?, How adequate are budgeted statutory and supplementary sources of educational funds? and what measures can be put in place to improve financial governance which will consequently improve quality education.

3.4 Site and sample characteristics

The study was carried out in the Gomoa West District of the Central Region of Ghana. Gomoa West District was carved out of the then Gomoa District through L.I. 1996. The study area (Gomoa West District) is bounded on the North East and East by Gomoa East District and Efutu Municipal Assembly respectively. It is bounded on the west and north-west by Ekumfi and Ajumako-Enyan-Essiam Districts. On the south, it shares boundary with the Atlantic Ocean. It covers a land area of 514.2 Square Kilometres. According to the 2021 population census the district has a population of 129,512

In terms of basic education, the district is divided into 9 circuits with 99 Junior High Schools, 111 kindergarten and 110 primary schools. Out of the 99 JHSs in the district, 72 of them are public with 27 being private. There are 518 teachers teaching in the 72 JHSs in the district according to 2021 data from the district education directorate. The nine circuits are Apam, Adaa- Ngyiresi, Ankamu, Mumford, Dawurampong, Eshiem, Mprumem, Odina – Oguaa and Tarkwa (Gomoa West Composite Budget, 2018-2021). The District also has 4 Senior High Schools (two at Gomoa Mozano, one at Apam and another at Gomoa Dawurampong) and 3 technical and vocational institutes at Gomoa Mpruemem, Gomoa Mankoadze and Gomoa Adaa.

The District recognizes the right of every child to education, as enshrined in the 1992 constitution. Hence, such policies and programmes as the Free Senior High School, the Free Compulsory Universal Basic Education (FCUBE), the Capitation Grant, School Feeding Programme and the Free School Uniforms to needy school children have been introduced and running over the years in the district.

Challenges in basic education as identified in the medium-term development plan 2022-2025 of the Gomoa West District Assembly include, inadequate furniture for pupils and teachers; dilapidated classroom blocks; insufficient teaching and learning materials; inadequate accommodation for teachers and high level of teacher attrition. These issues are critical to understanding the broader implications of financial governance on education outcomes, making the district an ideal case for in-depth investigation.

3.5 Population

A research population refers to a large, well-defined group of individuals or objects that share common characteristics and are the primary focus of a scientific investigation. Research is conducted for the benefit of this group (Hassan, 2020). According to Korb (2012), the population comprises the group about whom the researcher aims to draw conclusions after completing the study. Similarly, Fraenkel and Wallen (2003) describe the population as the group of interest to the researcher, or the group to which the researcher intends to generalize the study‘s findings. Puopiel (2014) adds that a population includes all relevant units—whether individuals, households, nurses, traders, farmers, parents, or students—that meet specific criteria relevant to the research.

The targeted population in this research involves officers at the Gomoa West District Directorate of Education and head teachers of public basic schools. This group was deliberately selected as the target population for this study because of their critical roles in education finance governance and also because of their unique perspectives on improving the quality of basic education. District education officers are directly responsible for managing, supervising, and disbursing financial resources in the education sector at the district level. They have a wide array of responsibilities related to fiscal administration and oversight of schools. They oversee budgets to ensure that funds are well allocated and spent according to directives while supervising the implementation of policies governing school finances. Head teachers fill this important position by being an on-site financial manager who deals with money, the capitation grant, the GALOP fund, and resources generally required to run day-to-day functions. Practical engagement in such realities surrounding handling money and other resources will enlighten head teachers on the value of the insights obtained and in relation to real-world finance impacts—better or worse—on education quality. These positions are close yet with different scopes, playing vital roles in shaping monies behind the continued operation and development of schools. DEOs make district-wide decisions that head teachers translate into actionable plans at the school level. This provides a dual perspective of the financial governance system as it operates both centrally and at the grassroots level. The district education officers and head teachers have rich institutional knowledge and experience in the governance of education finance. They are well-placed to provide insights into issues such as resource allocation, adequacy, efficiency and effectiveness in education finance governance.

3.6 Sample size and sampling procedures

Hassan (2020) noted that, because research populations are often large, it is typically impractical to study every individual within them, as doing so would be both costly and time-consuming.

This is the reason why researchers rely on samples from the population. Hassan simply defines a sample as a subset of the population. Kenton (2019) defines a sample as a smaller, manageable version of a larger group. It is a subset containing the characteristics of a larger population. Sampling, according to Trochim (2020) is the process of selecting units (e.g., people, organizations) from a population of interest so that by studying the sample results can be fairly generalized back to the population.

Basically, the study employed purposive sampling method to select participants of the study. Purposive sampling is a technique commonly used in qualitative research to select participants who can provide rich, detailed insights into the phenomenon being studied. This method is highly selective and subjective, as the researcher defines specific criteria that participants must meet to be included in the study (Statistics Solutions, 2020). While purposive sampling is often employed to capture a diverse range of perspectives, it can also be used to target individuals who meet very specific or narrowly defined characteristics relevant to the research objectives (Nagae & Dancy, 2010).

Nikolopoulou (2023) identifies six methods of purposive sampling utilised in qualitative research. The sampling methods include maximum variation sampling, homogeneous sampling, typical case sampling, extreme case sampling, critical case sampling, and expert sampling.

In the case of this study, the expert purposive sampling method was used to select participants. Nikolopoulou (2023) argues that expert sampling is employed when research necessitates individuals possessing extensive knowledge on a specific topic. Experts are selected based on their demonstrable skill set and level of experience.

This sampling method is beneficial in situations where observational evidence is scarce, during the exploration of new research domains, or in the context of exploratory studies.

There are six principal officers of education at the Gomoa West District Education directorate. These are made up the District Director of Education and four Assistant Directors (ADs) also referred to as the Frontline Desk Officers at the District. These four are the Assistant Director in Charge of Supervision and Monitoring (S&M); Assistant Director in Charge of Finance and Administration (F&A); Assistant Director in Charge of Human Resource Management and Development (HRMD); Assistant Director in Charge of Planning, Monitoring and Evaluation (PM&E). The remaining 1 is the district accounts officer. Three out of the six principal education officers who occupied positions that deal directly with the management of financial resources for public pre-tertiary education in the Gomoa West District and therefore had rich experience and expertise in education finance governance issues were purposefully selected for the study.

Regarding the head teachers, there are 72 Public Junior High Schools in the Gomoa West and 9 headteachers of these public schools were purposefully selected for the study. The inclusion criteria for the selection, were public basic schools who benefited from both the capitation grant and the GALOP fund. Managing both the capitation grant and the GALOP fund put head teachers in these schools with deep and varied experience of financial resource management in basic schools which provided the rich insight the study required.

Thus, in all, a total of number 12 participants were selected for the study. The concept of data saturation is central to qualitative research. Saturation occurs when no new themes or insights emerge from additional data collection, indicating that the sample size is adequate (Guest, Bunce, & Johnson, 2006). According to Guest, Bunce, and Johnson (2006), data saturation can often be achieved with a relatively small number of participants, typically between 6 to 12 depending on the complexity of the study. In the case of this study, even though there were more head teachers who qualified based on the inclusion criteria, data saturation started after the 9th head teacher was interviewed hence ending the data collection on the 12th participants. Furthermore, Creswell and Poth (2018) posits that, qualitative studies typically involve smaller sample sizes because the goal is to obtain rich, detailed, and nuanced data, rather than broad generalizability. A sample size of 12 participants allowed for in-depth engagement with each participant, facilitating a deeper understanding of the complexities of financial governance in education.

3.7 Data Collection Method and Instrumentation

A research method according Bryman (2012) is simply a technique for collecting data. He further noted that it involves a specific instrument, such as a self-completion questionnaire or a structured interview schedule, or participant observation whereby the researcher listens to and watches others. Miles and Huberman (1994:9) also assert that qualitative data primarily results from fieldwork. It is data (which) takes the form of words – that is language in the form of extended text (or still or moving images). The words are based on observations, interviews or from documents. These data collection activities typically are carried out over a period of time.

A research instrument is a tool used to obtain, measure, and analyze data from subjects around a research topic (Editage Insights, 2020). A semi structured interview guide and document analysis were the main instrument employed to collect data for the study.

Semi-Structured Interview Guide

A semi-structured interview guide is a list of questions and topics that need to be covered during the conversation, usually not in a particular order (Cohen, & Crabtree, 2006). It is a meeting in which the interviewer does not strictly follow a formalized list of questions. The interviewer may prepare a list of questions but does not necessarily ask them all, or touch on them in any particular order, using them instead to guide the conversation. The semi structured interview format encourages two-way communication. Both the interviewer and the candidate can ask questions, which allows for a comprehensive discussion of pertinent topics. It also provides a clear set of instructions for interviewers and can provide reliable, comparable qualitative data (Doyle, 2022).

Semi-structured interviews were adopted because in semi-structured interview, the researcher usually confines the discussion to the relevant topic and rarely permits digression (Seidu, 2012). As a study, which sought to understand the nuanced perspectives of district education officers and head teachers regarding financial governance, semi-structured interviews were well-suited for such objectives, as they strike a balance between structured guidance and allowing participants the freedom to discuss issues important to them (Creswell & Poth, 2018). This balance helped in capturing both the anticipated and emergent themes that were central to the study. Furthermore, the research required contextual understanding of financial governance in Gomoa West. Also, semi-structured interviews enabled the collection of context-specific data, as participants provided detailed accounts of their experiences, challenges, and suggestions. This was critical for addressing the research questions comprehensively. Overall, the semi-structured interview allowed for the depth, flexibility, and contextual insights required to address the research objectives effectively.

3.8 Piloting of the Interview Instrument

As part of the quality assurance process for this qualitative study, the interview guide was piloted to assess its effectiveness in eliciting valid, relevant, and reliable data aligned with the research objectives. Piloting is a critical step in qualitative research, particularly when semi-structured interviews are employed, as it allows the researcher to refine questions, improve interview techniques, and anticipate potential challenges in data collection (van Teijlingen & Hundley, 2002; Wray et al., 2017).

The pilot study was conducted in the Gomoa East District of the Central Region of Ghana. This district was purposefully selected due to its comparable socio-economic and educational characteristics to the Gomoa West District, the primary site of the research. The pilot involved three participants, one district education officer and two head teachers. The participants were from schools that benefit from both the Capitation Grant and the Ghana Accountability for Learning Outcomes Project (GALOP) fund. These criteria ensured that pilot participants mirrored the characteristics of the actual study population, thereby revealing pertinent information about the appropriateness of the instrument.

The primary objective of the pilot was to evaluate whether the interview questions were clearly worded, logically sequenced, and pitched at an appropriate cognitive and professional level for participants. Additionally, the pilot helped assess whether the questions were capable of generating rich and meaningful data related to financial governance in basic education. It also provided the researcher an opportunity to practice and enhance interviewing skills, identify appropriate probing points, and anticipate potential limitations or misunderstandings.

Following the pilot, several modifications were made to the interview guide to enhance its clarity and effectiveness. For example, the initial version of Research Question 1—“How functional is the financial governance system of pre-tertiary education in the Gomoa West District?”—included multiple sub-questions that were either redundant or elicited overly brief responses. Specifically, questions such as “Do you always receive the budgeted amount?” were found to prompt yes/no answers, limiting the depth of responses. The original question was revised to “How often do you receive statutory funds?” which invited more detailed and descriptive feedback.

Moreover, the structure of the sub questions was refined for coherence and focus. Initially, the interview guide included the following questions:

- What are the main items of expenditure on primary education in the district?
- What are the fiscal control mechanisms in place to guarantee the intended use of school resources?
- Are there policies to ensure basic inputs for primary education in the district?

Under the broad heading of Functionality of the Financial Governance System, I revised and consolidated these into the following focused sub-themes:

1. What are the policies guiding the provision of basic inputs for education in your district?
2. How are funds budgeted for education in your district?
3. How do you ensure that education funds are used for their intended purposes?
    - What are the fiscal control mechanisms?

- How do you prevent misuse of funds?
- What are the checks and balances?

This restructuring was informed by the need to improve the logical flow of the questions and ensure alignment with the research aims. The revised questions enabled the researcher to explore key constructs such as accountability, efficiency, and compliance with fiscal policy.

Overall, the pilot served as a rehearsal for the actual data collection process. It highlighted the importance of flexibility during interviews, particularly the need to adapt questions and incorporate follow-ups to explore emergent themes. It also affirmed the suitability of the interview guide for generating data that could address the central research questions related to how financial governance impacts the quality of basic education in the Gomoa West District.

3.9 Methods for Verification or Trustworthiness

To ensure trustworthiness of a qualitative research project, the researcher must respond to the questions that serve as evaluation criteria (De Vos et al., 2005:345). A few examples of these questions are as follows:

a) By what criteria can the credibility of the findings of the study be judged?

b) Can these findings be transferred and applied to another setting or group of people?

c) Can the findings be replicated if the study were conducted with the same participants in the same context?

d) Can we be sure that the findings are not the creation of the researcher_s biases or prejudice, and are indeed reflective of the participants?

The elements of ‗trustworthiness criteria in the interpretivist paradigm include credibility, transferability and confirmability. Bryman (2012) however adds a fourth trustworthy criteria in qualitative research which is dependability. It is therefore in the light of these criteria namely, creditability, transferability, confirmability and dependability that the trustworthiness of the study was ensured.

3.9.1 Credibility

Alexander (2019) posits that credibility refers to the confidence in the truth of the data and its interpretations. Lincoln and Guba (1985) pointed out that credibility involves two aspects: first, carrying out the study in a way that enhances the believability of the findings, and second, taking steps to demonstrate credibility to external readers. Credibility is the equivalence of internal validity in quantitative research and is concerned with the aspect of truth-value. Credibility is a crucial criterion in qualitative research that has been proposed in several quality frameworks. Credibility of the study was ensured through data triangulation, peer debriefing, and member checking.

Data triangulation according to Alexander (2019), involves the use multiple data sources for the purposes of validating conclusions. Interviewing both district education officers and head teachers provided multiple perspectives on financial governance. This was used to cross-check and validate insights across the participant groups, that is, district education officers and head teachers.

Peer debriefing involves sessions with peers to review and explore various aspects of the inquiry. In a peer - debriefing session, researchers might present written or oral summaries of data that have been gathered, categories and themes that are emerging and researchers‘ interpretations of the data. Taped interviews might be played in some cases (Alexander, 2019). In this regard some PhD colleagues and experts were consulted to review and provide feedback on the research instrument and generated data as well as findings.

3.9.2 Transferability

Transferability refers to the extent to which your findings can be applied to other contexts or groups (Alexander, 2019). Transferability in this study was ensured through a ‗thick description', that is, rich account of the details of a culture or context. Lincoln and Guba (1985) argue that a thick description provides others with what they refer to as a database for making judgements about the possible transferability of findings to another milieu. A comprehensive depiction of the research context, the participants involved in the study, and the experiences and processes observed during the inquiry has been provided. Transferability cannot take place unless researchers furnish adequate information to enable assessments of contextual similarity. Clear and detailed descriptions, together with the careful incorporation of direct statements from study participants, enhance the credibility of a qualitative study.

3.9.3 Dependability

As parallel to reliability in quantitative research, Lincoln and Guba (1985) propose the idea of dependability and argue that, to establish the merit of a research in terms of this criterion of trustworthiness, research should adopt the ‗auditing approach'. This entails ensuring that complete records are kept of all phases of the research process for audit purposes. Thus, all audit materials such as the raw data, coding, themes and analysis were made available to persuade others that the data are worthy of confidence. Furthermore, the study provided explicit, detailed and interrelated information about the procedures and the methodology of the study in such a way that the reader is able to have complete information about all aspects of the research study and to follow the procedures

3.9.4 Confirmability

While recognizing that complete objectivity is impossible in social research, the research can be shown to have acted in good faith. In other words, it should be apparent that he or she has not overtly allowed personal values or theoretical inclination manifestly to sway the conduct of the research and the findings deriving from it (Bryman, 2012). Confirmability is based on the researcher‘s reasonable detachment from bias (Miles et al., 2014:311). The research results should be clear evidence of the outcomes of the study not the researcher_s selective output (Nicholls, 2009). To ensure confirmability of the findings, the researcher utilised reflexivity to guard against interference in the analysis and interpretations of data gathered from the participants. Utilising reflexivity enables the researcher to be open to the unexpected, thus maintaining focus on the research purpose.

3.10 Data Analysis Procedures

Bogdan and Biklen (1992:145) define qualitative data analysis as working with data, organising it, breaking it into manageable units, synthesising it, searching for patterns, discovering what is important and what is to be learned, and deciding what you will tell others. The data analysis for this study followed a rigorous qualitative approach, utilizing thematic analysis to systematically identify patterns, codes, and themes emerging from the participants‘ responses. This process ensured that the findings accurately reflected the views of district education officers and head teachers regarding financial governance and its impact on the quality of basic education in the Gomoa West District.

3.10.1 Data Organization and Familiarization

After data collection through semi-structured interviews, the responses were transcribed verbatim to maintain accuracy. Each transcript was read multiple times to ensure familiarity with the data, allowing for initial observations and reflections on recurring ideas.

3.10.2 Initial Coding

A systematic coding process was employed to identify key phrases, words, and concepts related to the research questions. Coding involved assigning labels to data segments that conveyed similar meanings. For instance:

For Research Question 5, which explored how education financial governance can improve quality basic education, codes such as ―insufficient funding," ―delayed capitation grants," and ―parental contribution" were identified.

For Research Question 6, focusing on effective financial governance, codes such as ―capacity building," ―accountability measures," and ―resource redistribution" emerged from participants' narratives.

3.10.3 Categorization of codes into themes

After coding, similar codes were grouped to form broader themes that encapsulated the main ideas within the data. Thematic analysis ensured that patterns were systematically identified. Some of the key themes derived included:

a. Resource Adequacy: Derived from codes like ―lack of textbooks," ―inadequate funds," and ―insufficient infrastructure." This theme highlighted the urgent need for increased financial support in schools.

b. Timely release of funds: Identified from repeated concerns about “delayed capitation grants” and “inconsistent disbursement of statutory funds.”

c. Accountability: Stemming from codes such as “proper auditing required,” “financial reporting,” and “heads should be accountable for school funds.”

d. Community and stakeholder involvement: Emerging from statements about “NGO support,” “parental financial contributions,” and “local fundraising efforts.”

e. Flexibility in financial management: Highlighted from codes like “schools should have autonomy to generate funds” and “allow schools to manage their finances innovatively.”

3.10.4 Reviewing and Refining Themes

Themes were cross-checked against the data to ensure they accurately represented participants‘ perspectives. Overlapping themes were refined to avoid redundancy, ensuring that each theme was distinct and contributed to the research objectives. By employing a structured thematic analysis approach, this study effectively categorized and interpreted participants‘ responses to generate meaningful insights into financial governance and quality basic education in the Gomoa West District. The integration of coding, theme development, and literature comparison ensured that the findings were both reliable and contextually grounded.

3.11 Ethical considerations

Ethical considerations are fundamental in ensuring the integrity, credibility, and respect for participants' rights in qualitative research. This study adhered to ethical guidelines to protect participants' welfare, maintain confidentiality, and ensure voluntary participation. Ethical approval and access negotiations were systematically undertaken to uphold research ethics and institutional requirements.

To gain formal approval for the study, I obtained an introductory letter from the Department of Educational Administration at the University of Education, Winneba. This letter served as official authorization to conduct the study and facilitated access to the research site. Additionally, a letter of introduction from the Gomoa West District Directorate of Education was acquired, granting permission to engage with district education officers and head teachers. These letters were essential in establishing credibility and ensuring institutional backing for the research.

Beyond institutional approval, general access negotiations were carried out with key stakeholders. The researcher engaged district education officers, head teachers to explain the study‘s purpose, relevance, and expected contributions. These discussions helped build trust and encouraged voluntary participation. Participants were assured that their involvement was entirely voluntary, and they had the right to withdraw at any point without consequences.

To ensure confidentiality and anonymity, personal identifiers such as names and specific school locations were omitted from the final report. Instead, pseudonyms were assigned to protect participants‘ identities. Furthermore, participants were informed that their responses would be used solely for academic purposes and that data handling procedures would align with ethical research standards.

Additionally, permission to record interviews was sought before data collection. Participants were briefed on the purpose of audio recordings and provided verbal or written consent before proceeding. This measure ensured transparency while preserving the accuracy of data for analysis. By adhering to these ethical considerations, the study upheld the principles of respect, integrity, and accountability, ensuring that participants' rights and well-being were prioritized throughout the research process.

3.12 Researcher Positionality

Researcher positionality in qualitative research refers to the influence of the researcher's identity, experiences, and motivations on the research process (Folkes, 2022). Roy (2024) also describes researcher's positionality in qualitative research as the researcher's social identity, experiences, and biases that influence their perspective and interactions with the study population. It shapes data creation and interpretation, necessitating a reflexive approach that goes beyond mere descriptive statements. Engaging with positionality as fluid and relational allows researchers to understand its impact throughout the research, including methodological and analytical choices (Folkes, 2022).

As the researcher, I acknowledge that my background and experiences have inevitably shaped my perspective and engagement with this study. I have lived and worked in the Gomoa West District for several years, during which I taught at the senior high school level for over a decade. In addition to my educational background, I also served as the Presiding Member of the district assembly. These experiences have provided me with in-depth, contextual knowledge of the educational landscape, governance structures, and community dynamics within the district.

My dual role as an educator and local government leader has granted me first-hand insight into the practical realities, challenges, and policy implications surrounding financial governance and basic education in the district. This familiarity positioned me to access participants more easily and interpret the data with a nuanced understanding of the local context.

While these experiences have enriched the depth of this research, I remained critically reflective throughout the study to mitigate potential biases and ensure that participants' perspectives were represented authentically and independently of my prior experiences or assumptions. This reflexivity was maintained through regular journaling, peer debriefing, and a commitment to methodological transparency and ethical rigour.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSIONS

4.0 Introduction

This chapter presents the data, analysis and discussions of results of the study based on the research questions. The chapter is organised into six parts directed by concepts generated from the objectives of the study, namely; Functionality of financial governance system of basic education, Allocation of financial resources to schools, Adequacy of statutory educational budget allocation, Adequacy of supplementary sources of finance for education, Education finance governance and quality basic education and effective financial governance for quality basic education. The chapter generally discusses the interview data driven by the thesis statement of the study thus, ‗quality of education in Gomoa West District can be improved if measures are put in place to streamline the financial governance regime in basic education units'. The literature on financial governance also provide the framework for discussing the data in this chapter.

4.1 Functionality of Financial Governance System of Basic Education in Gomoa West District

The data presented here seeks to provide answers to research question one: How functional is the financial governance system of basic education in the Gomoa West District? The data focuses on the practices that make the financial governance system functional at both the district level management of education and schools level in Gomoa West District.

The interview data revealed that the financial governance system of basic education in Gomoa West District is structured and policy-driven, centered on the School

Performance Improvement Plan (SPIP). As a result, the sub-themes that emerged from the data were Annual budget planning, SPIP enforcement, Adherence to SPIP, and Policy-driven spending.

4.1.1 Annual Budget Planning

The data revealed that the district directorate of education is required to prepare a budget which is presented at the regional directorate of education for approval. This budget is guided by Ghana Integrated Financial Management Information System (GIFMIS). Some of the participants had this to say regarding annual budget and planning: ―*Yes, we have our budgets for the year, for every year and for the term. So, we call on the head teachers to give us the things that they need in their school.*" (Participant # 11). Another participant said that, ―*We prepare a budget which is presented to the regional education office for approval at the beginning of every financial year.*" (Participant # 12). These views illuminated the idea that the district education office operates within a clearly defined financial planning cycles which provides an annual budget of expenditure for the district. The requirement and ability to prepare and submit budgets within defined cycles suggests a certain level of procedural discipline which is a positive indicator of financial governance functionality in the district.

The situation at the school level was not different from that of the district level as the data showed that schools prepared budgets which is based on the School Performance Improvement Plan (SPIP). Participant # 1 believes that:

> *SPIP is an acronym for School Performance Improvement Plan. It serves as a budget plan that guides the teacher in managing the school effectively over a specific period, usually a year. This is always required by the district office before to forward it to the regional directorate of education.*

Another participant argued that:

> *The SPIP outlines the specific areas we are allowed to spend money on. It serves as our budget plan, providing clear guidance on how funds should be used. Once we prepare the SPIP based on these guidelines, we submit it for approval by the district education directorate. It essentially details all the planned expenditures for the school.* (Participant #4)

The embedding ideas in the data suggests that, the budget is a critical component of any effective education finance governance system. It ensures that resources are used for their intended purposes, by tracking the transfer of financial resources to schools, the capacity to plan and monitor the education budget and capital expenditures are monitored. A school‘s budget reflects its priorities, and how funds are allocated directly impacts the quality of education students receive. From hiring teachers to purchasing textbooks and maintaining facilities, every decision ties back to financial planning. The views from the participants indicate that education finance governance in Gomoa West District is guided by the preparation of a budget through the school performance improvement plan.

The implication of these views is that the schools operates within a structured and formalized financial governance framework through the SPIP. A structure which promotes accountability and transparency which are essential for effective public financial management.

This aligns with Mestry‘s (2004) discussion on the role of finance policies and separation of powers in ensuring compliance with budgetary allocations and reducing risks of misappropriation. It further situates in Mamburao and Manubag‘s (2023) finding that, effective financial management, including budgeting, revenue diversification, cost control, and investment plans, is essential to guaranteeing the long-term success of educational institutions. The implication is that the structured budgetary financial observed through the SPIP in the Gomoa West District reflect key strengths in the functionality of its basic education financial governance system. To enhance and maintain the delivery of quality education, these positive governance practices must be sustained and continuously strengthened.

4.1.2 SPIP Adherence and Enforcement

The interview data indicated that the financial governance system in Gomoa West District relies heavily on adherence to the School Performance Improvement Plan (SPIP) as a policy requirement for financial governance. The following responses from participants indicate that strict adherence to SPIP is both a compliance requirement and a safeguard against fund misappropriation:

> *We follow the budget outlined in the SPIP, which is an officially accepted document. Copies are kept by the school, the School Management Committee (SMC), the Parent Association (PA), and the district office. We prioritize activities based on the SPIP and allocate the limited funds accordingly. Sometimes, funds may be used for other urgent needs, but this is not allowed by policy. If such deviations occur, we are held accountable during audits (Participant # 9).*

> *We strictly follow the SPIP because our financial accountability is based on it. After using the funds, we prepare and submit all the required financial records, including the cash book, payment vouchers, and cash analysis reports. These documents are essential for justifying how the money was spent according to the SPIP (Participant # 6).*

These views from participants demonstrate that SPIP acts as a policy-driven financial control tool that dictates how school funds are utilized. The enforcement of SPIP ensures that schools remain accountable and minimizes the risk of financial misuse, aligning with the principle of compliance highlighted in Chokaa (2023), which emphasizes that well-implemented policy frameworks enhance financial governance through structured accountability mechanisms.

The views also reflect a punitive approach to SPIP enforcement, where deviations are penalized rather than corrected through capacity-building initiatives. This observation underscores the need for balance between strict policy adherence and support mechanisms for educational leaders. This is an issue for policy for policy implementation regarding how to secure effective compliance.

4.1.3 Policy-Driven Spending

The functionality of the financial governance system in the Gomoa West District's basic education sector can be assessed through the lens of policy-driven spending. Policy-driven spending in education refers to the allocation of financial resources based on established governmental policies and frameworks aimed at improving educational outcomes. Evidence from the interview data suggests that expenditures are strictly regulated by predefined policies. The following comments emerged from the participants with regards to this theme:

> *We are restricted in how we use the funds because we must strictly follow the SPIP. There is a policy in place, and during monitoring, I am evaluated based on how well I adhere to the plan outlined in the SPIP. This document serves as a spending guide, and it must first be submitted to the District Office for approval before I can use any allocated funds.* (Participant # 1)

Another participant said:

> *The SPIP is already provided to us as a guiding document. We use it to prepare our budget, and once the budget is based on the SPIP, we are not allowed to deviate from it. The SPIP clearly outlines the specific areas where we are permitted to spend, and we are required to follow those guidelines.* (Participant # 7)

The imbedding ideas of the data is that the financial governance system enforces adherence to established spending frameworks, ensuring that resources are allocated and utilized in alignment with broader educational policies. These ideas align with Vegas and Coffin's (2015) argument that how funds are allocated and utilized is more critical than the total amount spent. The reliance on policy frameworks in the Gomoa West exemplifies this principle by channeling resources through structured guidelines to avoid financial mismanagement. Guthrie (2001) also emphasizes the role of policy-driven spending in promoting equality, equity, and efficiency within education systems. The use of pre-allocated funds to draft budgets in the Gomoa West indicates a move towards equitable distribution, especially when funds are tied to measurable student and institutional needs.

Wong (1999) however argues that when education finance policies are broken up into separate, uncoordinated parts (policy fragmentation), and when these policies are governed by strict, inflexible rules, it can lead to inefficiencies in how resources are used. Without proper integration of policies, that is, aligning funding strategies, decision-making processes, and implementation mechanisms, the system becomes disjointed. This lack of cohesion can prevent schools or districts from allocating resources in a way that best meets students' needs, thereby reducing the overall effectiveness of the education system. In essence, Wong is advocating for a more holistic and integrated approach to education finance, one that allows for flexibility and coordination across different policies and funding mechanisms to ensure efficient and impactful use of resources. While the Gomoa West system appears cohesive, the limitation in fund utilization has the tendency to restrict innovative or locally responsive financial decisions, potentially reflecting some level of policy rigidity.

4.1.4 Stakeholders' Participation and Collaboration

Most participants acknowledged that, there is a level of stakeholder engagement, collaboration and participation in the financial governance system in the Gomoa west District. The following comments by some of the participants highlight stakeholder involvement in financial governance processes:

> *The School Management Committee (SMC) is actively involved in the budgeting process. Before the final budget is submitted to the District Education Office, we seek their input to ensure their perspectives are reflected. We also engage the Parent Association (PA) by organizing a meeting with both the SMC and PA leadership at the beginning of each academic year. During this meeting, we discuss the school's management and gather their suggestions on the resources required, which are then considered during budget preparation* (Participant # 3).

A participant reiterated that:

> *Teachers also contribute to the budgeting process. During staff meetings, they share their resource needs and ideas on how the funds should be used. After that, a second meeting is held involving the school management and representatives from different levels and units in the school. Together, they discuss and prioritize the school's needs before the final budget is prepared* (Participant # 6).

Another participant expressed the opinion that:

> *Before the budget can be implemented, it must be submitted to the District Education Office for approval. They review it against the School Performance Improvement Plan (SPIP) to ensure it aligns with policy guidelines. Sometimes, the budget is returned with suggestions for revision based on the feedback provided by the district officials* (Participant # 2).

These views by participant revealed the existence of a collaborative governance structure where key stakeholders, that is teachers, parents, and the district education directorate are involved and contribute to schools‘ financial decisions. The inclusion of multiple stakeholders ensures that diverse perspectives inform resource allocation, enhancing relevance and alignment with school needs. This supports the argument by Collante (2021) that participation by stakeholders improves the identification and understanding of specific needs and requirements of various units and departments of a school, which leads to more accurate budgeting and resource allocation. All things considered, stakeholder involvement and participation as well as cooperation guarantee that money is distributed to best support the general objectives of schools, hence guaranteeing the effective use of resources. Basson and Mestry (2019) emphasize that collaboration among school management teams and governing bodies enhances communication and trust, fostering shared responsibility in school finance governance. This aligns with Gomoa West's approach of involving both teachers and parent-teacher associations (PTAs), promoting accountability and resource optimization.

4.1.5 Accountability and Compliance Mechanisms

Accountability is an essential need for effective education finance governance. It is a method whereby each member of an organisation is accountable to another for executing designated responsibilities in accordance with established plans. The interview data revealed that the financial governance system in basic education in the Gomoa West District is characterized by clear accountability mechanisms. The following are responses from participants when they were asked about the fiscal control mechanisms to ensure that funds are used for the purposes for which they are provided:

> *For every expense made, receipts must be provided to account for the money spent. As a head teacher, it is my responsibility to ensure that all receipts are properly attached to the expenditure documents. These are required during audits, so we make every effort to include them. If you use the money for anything other than what was initially planned, it is considered a misapplication of funds.* (Participant # 7)

Another participant explained that:

> *You are expected to provide supporting documents for every expenditure. However, in my community, it can be challenging to obtain receipts for certain purchases. Although we are sometimes allowed to use honour certificates as proof, they are not accepted for all types of expenses.* (Participant # 4)

The views as expressed by these participants reflect an established system of record-keeping to track financial transactions and ensure audit readiness. The emphasis on proper documentation is crucial for accountability and transparency. The responses further reflect an adherence to policies that govern fund allocation and utilization. All these are necessary practices to ensure that funds are linked to effectiveness theory, emphasizing audits, financial oversight, and compliance mechanisms.

The interview data further revealed some challenges regarding the strict adherence to some accountability requirements. As argued by Participant # 2:

> *We maintain both a cash book and a cash analysis book, where all financial entries are recorded along with the required supporting documents. This process is not always easy, as it takes a considerable amount of time to ensure accuracy and to gather all the necessary documentation. It becomes particularly stressful when auditors are scheduled to visit, as everything must be in order.*

The data highlight the idea that providing supporting documents for expenditure sometimes becomes burdensome for school leaders. Consequently, they are likely to spend significant amount of time managing finance which can distract them from their core responsibility of instructional leadership.

4.2 Allocation of financial resources to schools in the Gomoa West District

To examine the financial governance system in a particular context, it is imperative to explore how finance and other resources are allocated in relation to quality education. Research question two therefore sought to find out how financial resources for education are allocated to schools by the district education directorate in the Gomoa West District and how school heads also allocate financial resources in their schools. The interview data presented here therefore sought to answer this research question. It must be emphasised that these resources as allocated to schools are not financial resources in the face value but comes from the conversion of the financial resources to material resources.

4.2.1 Allocation by the district directorate

School supervision, infrastructure and furniture, distribution of learning resources, capacity building and equitable distribution of resources were the themes that emerged from the data regarding how financial resources are allocated to schools in the district by the education directorate.

4.2.1.1 Supervision and Monitoring

Supervision and monitoring are critical components of educational administration, ensuring that schools adhere to policies, deliver quality education, and maintain accountability. In Gomoa West District, financial resource allocation for supervision and monitoring focuses on fuel provision, vehicle maintenance, and facilitating school visits. The following are responses from participants when they were asked about how financial resources are allocated in the district:

> *One of our main priorities as a district is to improve the overall performance of our schools. To achieve this, we place strong emphasis on supervision and monitoring. As a result, a significant portion of our funds is allocated to purchasing fuel and maintaining vehicles, which are essential for visiting schools across the district.* (Participant #10)

Participant #12 added:

> *To keep teachers and education staff consistently motivated and accountable, regular supervision is necessary. Because of this, we spend a lot on fuel for the office vehicles used for monitoring. Unfortunately, our roads are in very poor condition, which causes frequent vehicle breakdowns. Therefore, we also set aside funds for vehicle repairs and maintenance.*

These views highlights the logistical needs for effective supervision, such as fuel and vehicle maintenance, which are prioritized to support regular school visits. The emphasis on constant supervision underscores its role in maintaining teacher accountability and educational quality. This sits with Adeoye (2023) assertion that supervision enable teachers and other education workers to be dynamic, knowledgeable and up-to-date in the teaching profession and delivering education as a service in general which aligns with Gomoa West's emphasis on prioritizing supervision in terms of financial resource allocation. It further extends the argument that effective supervision and monitoring are essential to ensure that allocated funds are used as intended. Studies have shown that inadequate oversight often leads to misallocation and inefficiencies (World Bank, 2017).

The financial resource allocation for supervision and monitoring in Gomoa West District is characterized by a pragmatic approach focusing on logistical essentials. Fuel and vehicle maintenance are prioritized to enable school improvement officers to visit schools regularly. This allocation strategy resonates with findings in the literature that effective supervision requires financial investment in resources that facilitate mobility and interaction between education officers and schools.

4.2.1.2 Infrastructure and furniture

In the Gomoa West District, financial resources are allocated with a strong emphasis on improving school infrastructure and furniture. This reflects an understanding that without these foundational elements, effective teaching and learning cannot occur. Thus allocation of resources for infrastructure and furniture was of central concern to most of the participants.

Participant #11 commented:

> *Without proper school buildings, effective teaching and learning become very difficult, as pupils are easily distracted in poor learning environments. That is why our top priorities include infrastructure, furniture, and books. A solid school building is the foundation for formal education. Without it, pupils cannot focus. We make efforts to lobby the government through the district assembly to provide school infrastructure for our schools.*

Participant #12 further argued:

> *Furniture is one of the most requested resources in our district. Many schools face serious shortages. Schools in urgent need of furniture usually write to us and follow up regularly. When we receive new supplies, we prioritize those requests and distribute the furniture based on the level of need.*

It can be deduced from these statements that participants consider infrastructure such as school buildings and furniture as crucial in delivering quality basic education and emphasizes the prioritization of these components in financial allocations in the Gomoa West District. This supports Yangambi‘s (2023) observation that adequate school infrastructure is an essential requirement and must be prioritized in any educational environment intended for pupils.

The comments also indicate a needs-based approach to allocating resources, where schools in urgent need of furniture can directly communicate their requirements, allowing targeted distribution of funds and resources. A formula-based approach to allocating funds for infrastructure ensures equitable distribution, addressing the urgent needs of schools (Chalil & Roudo, 2020). However the reliance on schools' written requests for furniture by schools to the district directorate indicate a reactive approach to the provision of this essential facility which could lead to delays in addressing critical shortages.

4.2.1.3 Capacity Building

Resource allocation for capacity building, particularly for teachers' skills, is a central focus in the Gomoa West District's allocation of financial resources. This prioritization aligns with the broader goal of improving educational outcomes by equipping teachers with the skills and knowledge needed to meet evolving educational standards.

Participant # 1 commented:

> *We have to ensure that our teachers are up to date with the current education system. For instance, when the standard-based curriculum was introduced for basic schools, it became necessary to train teachers on how to implement it effectively. While there were national training sessions, our district also took steps to organize additional refresher courses to enhance teachers' understanding and skills. To support these efforts, we sought funding to conduct these supplementary training sessions for our teachers.*

The comment suggest that the district finds capacity building of teachers' skills as key in the development of education in the Gomoa West District and as a result prioritize it even in the mist of financial constraints. This emphasises the district's recognition of teacher training as a critical element of capacity building of teachers' skills. Allocating financial resources for professional development ensures teachers can adapt to curriculum changes and new teaching methods. Sukatin et al. (2023) asserts that effective education financing includes fair fund distribution aligned with priorities such as professional development.

The allocation of financial resource for capacity building initiatives is further highlighted with the use of part of the GALOP fund for such activities. As indicated by Participant # 11**:** ―Some schools use the GALOP funds to hire resource persons for meetings with peers to refresh them." This demonstrates the district‘s leveraging of targeted funds (e.g., GALOP) to facilitate peer learning and resource person engagements, which are cost-effective strategies for continuous professional development. This finding builds upon Zhu's (2024) work, which underscores the need of optimising resource allocation in secondary schools to improve educational quality. It outlines essential influencing factors, including the regulatory environment and school administration practices, which are vital for effective capacity building in educational institutions.

4.2.1.3 Distribution of teaching and learning resources

The efficient allocation of financial resources to ensure equitable distribution of teaching and learning materials in the Gomoa West District is essential for achieving quality education outcomes. The data provided affirms the efforts by district education officials to distribute materials such as textbooks promptly upon receipt, emphasizing a proactive approach in addressing schools' resource needs. The following is the response of a participant in this regard:

> *One of the essential requirements for delivering quality education is the availability of teaching and learning materials. Schools depend on these resources, especially textbooks, to support effective instruction. Therefore, as soon as we receive such materials from the regional office or any other source, we make it a priority to distribute them promptly to all schools. To facilitate timely delivery, we allocate funds specifically for fuel and transportation*. (Participant # 12**)**

Participant #10 also emphasised —*Once we receive teaching and learning resources we have to ensure it gets to the schools promptly, thus we always make available funds for the transportation of these resources"*

The data affirms the district's commitment to prioritizing the flow of core instructional and other materials as a central element of its resource allocation strategy. It also reflects an understanding that quality education is not only about the provision of materials but also about the efficiency with which those materials reach their intended beneficiaries, that is teachers and learners at the school level. Furthermore. The allocation of financial resources to cover the logistical needs such as fuel and transportation indicates a proactive governance approach. It shows that district-level actors are not solely focused on the acquisition of materials but also on the operational processes required to ensure their effective utilization. Prompt and equal distribution ensures that schools, regardless of location, benefit from the materials, reducing disparities.

4.2.1.5 Equitable Distribution of Resources

Financial resource allocation to schools in the Gomoa West District appears to be guided by principles of equity and practicality, as evidenced by the excerpts from some participants. This approach underscores efforts to address disparities while maximizing the impact of limited resources.

Participant # 12 stated that —*allocation of any resources to the schools is based on enrollment. We consider the number of pupils in each level and share across the schools in the district."* This comment indicates a quantitative approach to resource allocation, ensuring that schools with higher enrollment receive proportionally more resources. Using enrollment as a criterion ensures fairness and reflects an effort to address the varying demands across schools.

Participant # 11 highlighted the challenge of resource insufficiency, noting that ―*recently, we had some books, but it was not enough. We made sure that at least every school had one or two."* This demonstrates an attempt to distribute resources equitably, even under conditions of scarcity. This approach is supported by the work of BenDavid-Hadar (2018), who suggested that resource allocation mechanisms should integrate elements of equity, especially in scenarios where resources are constrained. The district's effort to ensure that all schools receive at least some of the available resources, despite their insufficiency, illustrates a commitment to inclusivity. This is linked to adequacy theory, demonstrating the need for equitable financial distribution to ensure all schools have sufficient resources.

4.2.2 Financial Resource Allocation to Schools in the Gomoa West District

Prioritization of teaching and learning resources, infrastructure maintenance, SPIP and budgeting, equitable resource distribution and support for co-curricula and extracurricular activities are the themes which emerged from the data regarding how finance resource are allocated by head teachers in the Gomoa West District.

4.2.2.1 Prioritization of teaching and learning

The data revealed that head teachers prioritized teaching and learning resources when it comes to the allocation of financial resources emphasizing its critical importance in ensuring effective educational outcomes and overall quality education. The following are data obtained from some of the participants regarding this question:

> *Our top priority is to provide materials needed by both teachers and learners to ensure effective teaching and learning. As a result, we always try to allocate funds for these resources whenever we receive any money. Many teachers go as far as using their own money to purchase essential teaching aids. Given this situation, we make it a point to supply whatever we can as soon as grants are disbursed.* (Participant # 2)

> *Teachers need basic instructional materials like cardboard, manila cards, and pens. We prioritize these items in our budget, which is prepared through the SPIP. Since teaching and learning materials are given top priority in the SPIP, they are the first things we purchase when the capitation grant is received.* (Participant # 7)

> *One critical resource we consistently need is the school curriculum. Unfortunately, we don't always receive the full set of curriculum documents. Yet, without these materials, teaching the appropriate content becomes difficult. To address this, we download and print them for distribution to teachers. Although printing is quite costly, we are compelled to do it because the curriculum provides all the necessary information for delivering subject content effectively.* (Participant # 6)

These responses reflect a deliberate effort and focus on addressing fundamental classroom needs, which aligns with research advocating for targeted resource allocation to improve student performance, especially in resource-constrained setting. This extends UNESCO‘s GEM Report Policy Paper 23 (January 2016) which argues that every child should have a textbook which is an essential component of teaching and learning material. It also aligns with Chikoko and Mthembu (2020) assertion that the amount a country invests on learning materials is a good indicator of the level of its commitment to quality education for all.

4.2.2.2 Resource Allocation for Infrastructure Maintenance

Infrastructure maintenance came strongly as one of the key areas financial resource are allocated by schools. Majority of participants emphasized the immediate need to address infrastructure issues such as roofing, windows, and furniture to maintain safety and functionality. Participant # 1 stated, ―*the one which is so paramount... is the maintenance of infrastructure, like roofs ripping off and windows going off."*

Similarly, Participant # 5 added, ―*Broken desks are fixed, those that can be fixed by just nailing them are done."* These data illuminate the fact that one of the major challenges faced by schools is in the Gomoa West Distrct is constant infrastructural breakdown which requires constant maintenance and therefore school leaders prioritize allocation of resources for their maintenance. This practice supports Yangambi's (2023) findings that continuous improvement of school infrastructure should be considered and recommended for all schools to optimize student achievement and teacher delivery.

Participant # 6 confirmed the adverse effects of poor infrastructure on teaching and learning, stating, ―*Our school building has become dilapidated. The roofs are ripping off, and teaching and learning are disrupted any time there is rainfall."* Such disruptions compromise educational outcomes, reflecting findings by Yangambi's (2023) that school infrastructure is a necessary condition that requires careful consideration by any school to be made available for pupils. Different nations around the world have given school infrastructure like classrooms, furniture, bathrooms, and decent learning resources top priority in order to improve quality education (Nurabadi, 2020).

As most participants highlighted the need for infrastructural maintenance and therefore the need to allocate resource for such activities, the interview data further revealed the inadequacy of furniture in schools in the district. Participant # 4 noted challenges related to inadequate furniture, explaining:

> *Our school has an enrollment of about 620 pupils, but we do not have enough furniture for all of them. As a result, some students are forced to sit on the floor or share the limited number of desks available. To manage this situation, we make a conscious effort to maintain and repair broken desks. When the need becomes urgent and we are unable to get support from the district education office, the school takes the initiative to contract a local carpenter to produce additional desks. This option is more cost-effective compared to purchasing furniture from the open market.*

This response reflects a school-level adaptation to systemic funding gaps in infrastructure provision. Despite high enrollment figures, schools face serious limitations in accessing sufficient and appropriate furniture from the district education office, which necessitates school-level interventions. The initiative to hire local carpenters is a practical and cost-effective strategy that underscores the school‘s commitment to maintaining a functional learning environment in the face of limited support.

The allocation of financial resources to routine repairs and locally sourced furniture also illustrates a pragmatic use of available funds. It aligns with findings by Crampton et al. (2004), who identified school-level innovation as essential when centralized systems fail to meet infrastructure needs. Similarly, Takwate (2018) emphasized that inadequate furniture and deteriorating physical infrastructure negatively affect student participation and academic performance, especially in overcrowded classrooms, hence the need to allocate resources for their maintenance.

The issue also brings into focus the broader challenge of equity in resource distribution. Schools that lack timely support from the district must rely on their own limited resources, which could widen disparities in educational conditions between schools with varying capacities to self-finance repairs. This is further emphasized by Herath et al. (2022), who argue that when infrastructure maintenance is not systematically supported through dedicated funding, it disproportionately affects schools serving high-enrollment and low-income populations.

The focus on fixing broken items as needed reflects a reactive rather than proactive approach to infrastructure maintenance. This aligns with Nhlapo (2009), who emphasized the importance of integrating strategic planning into resource allocation to ensure long-term effectiveness and reduce emergency repairs.

4.2.2.3 SPIP (School Performance Improvement Plans) and Budgeting

Another theme that emerged from the interview regarding how resources are allocated in basic schools in the Gomoa West District is SPIP and Budgeting. Participants emphasized that the SPIP served as a guide for allocating resources. As Participant # 2 commented: ―*We prepare what we call SPIP, and in the SPIP we have thematic areas such as materials for teaching and school-community relationships. This helps us to effectively allocate resources"* This statement implies that SPIP serve as a strategic tool for identifying and addressing critical areas requiring financial support, ensuring that resource allocation aligns with both educational goals and community engagement. The literature (Hartman & Boyd, 1998; Odden & Picus, 1992) supports this structured approach, emphasizing the importance of integrating budgeting practices into school performance frameworks to enhance productivity and accountability.

Even though the SPIP served as a tool for strategic resource allocation, participants indicated that financial constraints often necessitate reallocation within budget areas. As noted by Participant # 2, ―*Sometimes you borrow from one area within the SPIP when the need arises and pay the money back when it is available."* This implies that school heads are compelled to divert part of budgeted funds to cater for pressing needs and then reimburse same when funds are available. This reflects a pragmatic approach to managing limited resources, but it may also indicate systemic budget insufficiencies.

4.2.2.4 Equitable Resource Distribution

The interview data revealed that to ensure equitable distribution, resources are sometimes equally distributed based on needs or based on class size.Participant # 1 noted, *―Furniture received from the education directorate is sometimes divided equally among classrooms or given to those in need."* Equal distribution aims to ensure fairness by providing a consistent baseline of resources. However, this approach may overlook variations in actual needs across classrooms.

Participant # 4 further emphasized, *―We prioritize children with special needs when it comes to resources like furniture."* This targeted allocation acknowledges disparities and focuses resources where they can have the most impact. Xu (2024) supports this dual approach, proposing optimization models that balance equitable allocation with the strategic targeting of underdeveloped or underserved areas to minimize disparities in resource quality and availability.

Participant # 7 highlighted, *―If it is textbooks, I count the number of children in the class and distribute accordingly, keeping the rest for future use."* This method ensures that immediate needs are met while maintaining reserves for unforeseen demands. Atchison and Atchison and Levin (2022) discuss the potential of weighted funding models to allocate resources proportional to specific needs, such as student population, poverty levels, or special education requirements. However, challenges remain in consistently achieving equity within these frameworks.

By prioritizing children with special needs, Gomoa West schools align with principles of social justice and inclusion. Mutekwe (2020) emphasizes that equitable distribution should integrate diversity, ensuring that marginalized groups benefit equally.

4.2.2.5 Support for Cocurricular and Extracurricular Activities

The allocation of financial resources to support cocurricular and extracurricular activities in schools is critical for holistic education, enabling students to engage in sports, cultural events, and other activities that complement academic learning. In Gomoa West, resource allocation prioritizes meeting basic needs during events, facilitating external expertise, and ensuring safety. Comments by participants demonstrates the allocation of funds for cocurricular and extracurricular activities. These include provision for pupils‘ welfare, external expertise and motivation, and ensuring safety during activities.

Participant # 5 noted, ―*During sports, we feed the kids at least once, since we spend more hours than normal."* This highlights the allocation of funds for student welfare during extended activities. Providing meals ensures student participation and supports equity by reducing barriers for economically disadvantaged students. This approach aligns with Kosarikov and Davydova (2021), who emphasize the role of financial support in fostering sustainable development through extracurricular programmes. Adequate welfare provisions promote participation and enhance educational outcomes.

Participant # 5 stated, ―*We once had a cultural dance. None of us was familiar with it, so we brought in a resource person and had to motivate that person."* This indicates the use of funds to engage external professionals, enhancing the quality of cocurricular activities and exposing students to diverse learning experiences.

Opletalová (2019) highlights the importance of leveraging grants and fundraising for such activities. Involving external experts could be further supported by exploring partnerships with local cultural organizations or community groups.

Participant # 5 also emphasized, ―*We use some funds to buy first aid materials like spirits and gauze for minor injuries during activities like sports."* Prioritizing safety ensures that students can participate confidently in physical activities, reducing risks and improving overall experiences. Kwon et al. (2020) emphasize that governmental financial support for extracurricular physical activities enhances student satisfaction and participation. Similarly, ensuring safety through resource allocation reflects best practices in student welfare management.

4.3 Adequacy of Statutory Educational Budget Allocation

Research question three intended to seek the views of participants of the study about the adequacy of statutory funds budgeted and allocated for education management to the district directorate and school level management. The themes that emerged from the interview data in relation to the adequacy of statutory fund for education were sources of funds for the district, inadequate funding, irregular disbursement and limit on allocation usage.

4.3.1 Sources of Funds

The participants' responses reveal that statutory funding for basic education in the Gomoa West District primarily comes from the Government of Ghana (GoG), supplemented by contributions from the District Assembly and occasionally by the Member of Parliament's (MP) share of the Ghana Education Trust Fund (GETFund).

As Participant #12 explained: ―*Our main source of funds is GoG where we get the capitation grant. Capitation is solely for the schools*. ―Similarly, Participant # 11 stated: ―*We receive money from the Government of Ghana (GoG), the District Assembly, and sometimes the Member of Parliament's share of the Ghana Education Trust Fund (GETFund).*" This indicates a layered funding structure, with the capitation grant serving as the foundational statutory allocation intended to cover the operational needs of basic schools. The reliance on supplementary funds from the District Assembly and the MP's GETFund allocation suggests that the capitation grant alone is often insufficient to meet the diverse financial demands of the schools. This aligns with observations by Abadzi (2009), who emphasized that statutory allocations in developing contexts often fall short, requiring external or supplementary funding to fill critical gaps.

Further data provided by Participant # 1 elaborate on the two main government funding streams accessible at the school level:

> *Our school receives two main sources of funding from the government: the Capitation Grant and the GALOP Grant. The Capitation Grant supports the Free Compulsory Universal Basic Education (FCUBE) policy, which eliminates school fees to ensure that all children can attend school without financial barriers. This grant provides essential funds for the day-to-day running of the school, including administrative expenses and basic teaching and learning materials. The GALOP Grant, on the other hand, is part of the Ghana Accountability for Learning Outcomes Project, a five-year initiative aimed at improving the quality of education in low-performing basic schools. Schools selected for GALOP support are identified based on criteria such as low academic performance, inadequate infrastructure, and limited resources. The grant provides additional funding to help these schools enhance their teaching quality, infrastructure, and overall learning outcomes.*

The inclusion of the Ghana Accountability for Learning Outcomes Project (GALOP) grant introduces an additional but targeted funding mechanism aimed at supporting low-performing schools. According to World Bank (2020), the GALOP project was designed to enhance equity and improve learning outcomes in disadvantaged schools by providing additional resources, teacher training, and management support. While this grant provides critical supplementary support, it is not universally available to all schools, but rather selectively allocated based on performance criteria.

Thus, although multiple statutory sources exist, the adequacy of the overall funding remains questionable. The need for additional support through initiatives like GALOP further underscores systemic inadequacies in the base statutory allocations. Studies by Ngware et al. (2007) and Akyeampong (2009) highlight that underfunded schools often struggle to maintain infrastructure, procure teaching materials, and ensure quality education delivery, especially in rural and marginalized areas.

In the case of the Gomoa West District, the findings suggest that while statutory sources form a critical financial lifeline, they are insufficient on their own to guarantee quality education. The dependence on ad hoc supplementary sources and targeted programmes like GALOP reflects both the limitations of existing statutory allocations and the systemic inequalities in resource distribution.

4.3.2 Inadequate Funding

The analysis of participants‘ responses consistently revealed that statutory budget allocations for basic schools in the Gomoa West District are significantly inadequate. As Participant # 1 stated: ―*Our statutory sources of funds are from the District Assembly and the Government of Ghana fund through GIFMIS. In fact, it's woefully inadequate."* This highlights a critical systemic issue: despite multiple funding streams, including government allocations and district-level support, the financial resources provided fall far short of what is necessary for effective school management and educational delivery. Participant # 2 further elaborated on the extent of the shortfall: ―*We receive less than fifty percent of the money we budget for."*

This significant funding gap severely constrains the capacity of schools to meet operational demands and strategic development goals. Similarly, Participant # 3 reported: ―*This year, we have received just about 30% of the money we are expecting."* Such drastic discrepancies between budget projections and actual disbursements expose schools to serious financial instability and unpredictability, which in turn hampers planning, resource allocation, and the pursuit of educational quality. According to UNESCO (2016), predictable and adequate funding is crucial for sustained educational improvement, particularly in underserved regions.

At the school level, head teachers provided detailed accounts of how the inadequacy of the statutory budget manifests in everyday school operations. Participant # 1 explained:

> *The funds we receive are insufficient. Currently, the capitation grant provides GH₵5.00 per pupil per term, which is inadequate given our school's enrolment. This amount doesn't even cover a quarter of our operational needs. We struggle to meet essential expenses required for effective school management.*

This illustrates the extreme limitation of per capita funding mechanisms, where the allocation per pupil is insufficient to cover even basic operational costs. Research by Lewin (2009) similarly critiques low per capita allocations in low-income countries as a major barrier to achieving quality education and universal access.

Participant # 5 provided an example that vividly captures the operational strain caused by underfunding:

> *Each child is supposed to receive GHȻ10 for the entire academic year through the capitation grant, but the funds are often delayed or do not arrive as expected. One of our major annual activities is sports, which typically lasts five days. During this period, we must provide meals, first aid, and transportation for about 78 pupils each day. This alone can cost approximately GHȻ2,000. Yet, a single tranche of the capitation grant usually amounts to only GHȻ700 to GHȻ800, leaving us with a significant shortfall. And this is just one activity, there are other equally important needs such as teaching and learning materials, building maintenance, and furniture repairs that also require funding.*

This case underscores the broader issue of delayed and partial fund releases, which exacerbate the difficulties schools face in meeting even routine expenses. The financial pressures mean that schools often operate at deficits or must seek informal community support to bridge funding gaps, consistent with findings by Verspoor (2008) who noted that funding inadequacies often shift financial burdens onto already disadvantaged communities.

Overall, the responses collectively point to a systemic underfunding problem that jeopardizes the quality of basic education in the Gomoa West District. Despite the existence of statutory funding channels, the insufficient amounts received, (both absolutely and relative to enrollment figures) significantly limit the ability of schools to maintain infrastructure, procure necessary teaching and learning materials, support extracurricular activities, and meet operational needs. This persistent funding gap calls for urgent policy

The challenges identified in the Gomoa West District resonate with broader regional and global issues concerning inadequate funding for primary education. For instance, Matthew (2022) highlights that unstable and insufficient financial support in Nigeria has created significant financial strain, hindering the effective delivery of primary education services. Similarly, Sidibé et al. (2022) document that in Mali, insufficient government allocation and mismanagement of funds have led to diminished quality of education.

4.3.3 Irregular Disbursement

An emerging theme from the data relates to the irregular disbursement of statutory funds, which critically undermines financial governance and the effective running of schools in the Gomoa West District. Participants consistently highlighted that not only are funds inadequate, but their delayed release exacerbates financial management challenges.

Participant # 10 provided a vivid description of the situation at the district level:

> *Our budgeted funds are not released on time, which constantly leaves us in arrears. This delay creates serious financial challenges for the district. Sometimes, it takes nearly a year to receive the next installment after the previous one. As a result, we often have to reallocate money from other budgeted activities with available funds to address urgent needs.*

This statement underscores a reactive approach to financial management, where funds are shifted between budget lines to address urgent needs due to delays in expected disbursements. The situation forces education managers to prioritize critical activities such as cultural events by borrowing from unrelated budgets (e.g., monitoring funds), thereby disrupting strategic financial planning. It also points to an unsustainable practice, with Participant # 1 admitting: ―*Sometimes we even put in our personal money and later reimburse ourselves."*

This personal financial sacrifice by administrators reflects a severe systemic gap in funding predictability, which is critical for maintaining both staff morale and organizational functionality. As discussed by Zeleke et al. (2023), unpredictable financial flows in education systems often place undue pressure on local administrators and negatively affect service delivery.

Similarly, the head teachers' experiences strongly echoed the issue of delayed disbursement of funds. Participant # 4 described the arrears situation:

> *The funds are supposed to be released in three tranches, first, second, and third, but this year, we have received only one. We are currently in the 2024/2025 academic year, yet we are just now receiving arrears from the 2022/2023 academic year. Such delays seriously hinder the effective management and operation of schools.*

This significant lag in fund disbursement, receiving funds two academic years behind has serious implications for school operations. Planned activities are either delayed, cancelled, or poorly implemented due to lack of timely financial support. Consistent with Kihaki (2025) delayed disbursement disrupts schools' ability to execute school development plans effectively.

Participant # 5 also stressed the effects of these delays on planned activities:

> *The capitation grant often arrives late, and we are frequently in arrears. For instance, just last week, our account was credited with a payment that turned out to be only a partial disbursement for the past two academic years. These delays significantly hinder our ability to implement planned school activities effectively and on time.*

This narrative highlights that while funds eventually arrive, the timing mismatch severely undermines their usefulness, making proactive planning almost impossible. Schools are forced to operate in a reactive rather than proactive mode, adjusting their priorities according to cash flow rather than educational need.

Participant # 2 further emphasised the compounded challenges:

> *I must emphasise that the disbursement of the capitation grant is highly irregular. Besides being woefully inadequate, it is often delayed, which makes it even more difficult to meet the basic needs of the school within the academic year. Even the few needs we manage to address are delayed due to the untimely release of funds.*

The cumulative effect of delayed and inadequate funding is a chronic underperformance of planned school activities, affecting even the fulfilment of basic educational needs such as teaching and learning materials, maintenance, and student welfare initiatives. This situation reflects findings by Verspoor (2008), who argued that for school grants to be effective, predictability in disbursement is as important as adequacy of funding.

4.3.4 Limited Allocation Usage

The data further revealed that even the limited funds received through statutory allocations in the Gomoa West District are predominantly channeled toward administrative and supervisory activities, rather than directly supporting teaching and learning or broader school development needs. Participants highlighted that due to delayed and inadequate disbursement, available resources are prioritized for the most immediate operational requirements.

Participant # 12 noted: ―*Budgeted money does not come on time; most of the available money is used for supervision.*" This comment indicates that the district prioritizes monitoring and supervisory functions when funds eventually arrive. The emphasis on supervision reflects a necessary focus on maintaining basic oversight and accountability within the schools, but it also suggests that other important areas, such as, infrastructure maintenance, acquisition of teaching and learning materials, and student support services, may be underfunded or neglected.

Participant # 11 provided further elaboration on the utilization of the limited funds: *―It is meant for administrative purposes, such as laptops, stationery, refurbishment of the director's vehicle, fuel for monitoring, and comprehensive inspections."* This statement illustrates that administrative logistics absorb a significant portion of the budget. The focus on procuring equipment (e.g., laptops, stationery) and maintaining operational resources (e.g., vehicles for monitoring) shows that district-level survival and functioning are prioritized over school-level needs. This observation is consistent with findings by UNESCO (2015), which emphasized that in resource-constrained environments, administrative survival often competes with educational quality improvement efforts.

The heavy administrative usage of limited funds, coupled with the chronic delays and insufficiency of disbursements, means that schools within the district may struggle to meet the basic requirements for quality education delivery. Consequently, while supervision is critical for maintaining educational standards, its dominance over the allocation of scarce resources may inadvertently perpetuate deficiencies at the school level (World Bank, 2018).

4.3.5 Expenditure Strain

Another important issue that emerged from the data when an enquiry was made from participants about the adequacy of statutory funds is expenditure strain. Expenditure strain in basic schools arises from the inadequacy of statutory funds to meet essential operational and developmental needs. The excerpts from school heads revealed limited coverage of basic needs and disrupted budget plans.

Participant # 5 and Participant # 8 indicate that capitation grants are insufficient for even fundamental expenditures, such as purchasing lesson notebooks, registers, and essential teaching and learning resources. Repairs and maintenance are often neglected due to funding shortfalls.

Participant # 3 and Participant # 6 emphasized that delays in fund allocation hinder the timely execution of school plans. Core needs such as chairs, teaching materials, and infrastructure repairs remain unmet, directly impacting the learning environment.

These challenges suggest a persistent gap between allocated funds and actual school requirements, placing significant strain on administrators tasked with managing resources. Matthew (2022) discusses the "push and pull syndrome" among federal, state, and local governments in Nigeria, which destabilizes education financing. Inadequate funding leads to governance challenges, including poor infrastructure and unsustainable management practices. In another study, Matthew (2015) highlights the cascading effects of insufficient funding, including irregular salary payments, deteriorating infrastructure, and frequent teacher strikes, which collectively undermine educational quality.

4.3.6 Impact of the GALOP Fund

The interview data regarding the adequacy of statutory revealed the impact of the GALOP fund as a supplementary statutory source of funds for some of the schools in the Gomoa West District.The Ghana Accountability for Learning Outcomes Project (GALOP) was introduced as a targeted intervention to improve education quality in low-performing schools across Ghana. The fund specifically supports:

a. Provision of teaching and learning materials.

b. Procurement of essential furniture.

c. Minor repairs of infrastructure.

In the Gomoa West District, the GALOP grant supplements the capitation grant, aiming to reduce financial strain on school administrators. However, the restricted use and capped funding limit its overall impact. Data from participants shows both the benefits and limitations of the GALOP fund:

> *The GALOP grant is a five-year initiative introduced to support low-performing schools and help them catch up with their better-performing counterparts. Schools benefiting from GALOP are typically those with challenges in infrastructure, teacher availability, student learning outcomes, and enrollment. As part of this support, we have implemented differentiated learning strategies in addition to regular teaching methods to assist students in improving their performance. We use the funds primarily for teaching and learning activities, minor infrastructure repairs, and enrollment drives* (Participant # 1)

> *GALOP is a special grant provided to low-performing schools to support their daily operations. It was introduced through a partnership between the U.S. and Ghanaian governments. The grant is disbursed in two tranches—a base grant of GHS 2,000 per academic term and a second component calculated per student. Although its use is somewhat restricted, the support has helped us accomplish many important tasks that we would have otherwise struggled to fund* (Participant # 4)

> *The GALOP fund allows us to support several critical activities. These include enrollment drives, School Management Committee (SMC) meetings, assistance for needy students, minor health and repair expenses, and some basic sporting activities. Although the funds are limited in scope, they have made a significant difference in addressing immediate needs in our school.* (Participant # 7)

Participant # 1 and Participant # 4 acknowledged the GALOP grant's role in cushioning expenditure strain by addressing specific needs such as furniture, learning materials, and minor repairs. This targeted support partially alleviates financial pressures, particularly in under-resourced schools.

On the other hand Participant # 7 point out that the GALOP grant is restricted in scope, with funds earmarked for predetermined purposes. Broader operational demands, such as teacher motivation, extensive infrastructure development, and larger-scale repairs remain unmet.

Similar programmes in other countries, such as the School Improvement Grants (SIG) in Kenya and School Grants Program in India, have shown mixed results. While targeted funding improves specific areas like teaching materials and infrastructure, restrictions often limit the flexibility needed to address unique school-level challenges.

4.4 Adequacy of Supplementary sources finance

This section presents data on research question four, which sought to find out the adequacy of supplementary sources of finance for basic education in the Gomoa west District. Parent Association (PA) support, religious contribution, and other supplementary sources of funds are themes that emanated from the interview data.

4.4.1 Parents Association (PA) Support

The data showed that the Parents Association (PA) serves as the primary supplementary source of funding for basic schools in the Gomoa West District. However, while their support is valuable, it remains inconsistent and insufficient to fully meet the financial needs of the schools.

Participant # 1 noted:

> *Our only source of supplementary funding is the Parents Association (PA), which has agreed that each child should contribute 10 cedis per term. However, the funds we receive are usually not enough to support major school needs. This is because PA contributions are voluntary and not mandatory, so parents contribute only if and when they are willing. As a result, there is a significant gap between the projected income and actual collections. On average, we receive less than 40% of the expected amount each term.*

This statement highlights the voluntary nature of PA contributions, resulting in significant shortfalls between projected and actual income. The inability to enforce payment undermines schools‘ financial planning and limits their ability to supplement government funds meaningfully.

Similarly, Participant # 4 shared:

> *We rely on parents when the school is in need of certain items. The Parents Association (PA) supports us by providing materials like cement and roofing sheets, and they also assist with enrollment drives. While we appreciate their contributions, the support is not sufficient to cover all our needs, especially in areas such as sports equipment and ICT resources.*

This suggests that while PAs are instrumental in providing specific support, such as construction materials and assistance with student enrolment. Their contributions do not extend to critical areas like ICT development or procurement of sports equipment, leaving notable gaps in school resources.

Participant # 5 further emphasized the vital, yet limited, role of the PA:

> *The Parents Association (PA) supports us with enrollment drives and school maintenance. Currently, our kindergarten block, which is in a very poor condition, is undergoing repairs with assistance from the PA. They raise funds and, based on our requests, purchase the necessary materials for us. Their support has been a great relief, even though many other needs remain unaddressed.*

Here, the PA's contributions are portrayed as a crucial supplement for urgent infrastructural needs. The fact that the PA directly handles procurement ensures that resources are targeted to specific needs. Nevertheless, the comment acknowledge that even with PA support, the resources remain inadequate for comprehensive school development.

Overall, the data reveal that while the PAs play a supportive and sometimes crucial role in mobilizing additional resources, their voluntary and limited contributions are insufficient to offset the inadequacies of statutory funding. As a result, schools persistently encounter substantial budgetary limitations in meeting both operational and developmental requirements, hence exacerbating the overarching issue of inadequate finance in fundamental education (Yeng, 2024).

4.4.2 Religious Contribution

The findings reveal that religious activities, particularly weekly Christian worship sessions, serve as an important supplementary source of income for basic schools in the Gomoa West District. However, while this contribution offers some relief, it remains insufficient to meet the broader financial needs of the schools.

Participant # 3 stated:

> *Our main supplementary source of funding comes from the offertory collected during our Wednesday worship sessions. This support has been helpful over the years, with the school receiving about 50 Ghana cedis each week. However, while it provides some relief, the amount is not enough to meet the school's broader operational needs.*

This response highlights the significance of the offertory as a reliable, albeit modest, source of school income. The regularity of contributions ensures a small but steady flow of funds. Nonetheless, the amount generated weekly is inadequate for covering the wide range of operational expenses necessary for effective school management.

Similarly, Participant # 7 elaborated on the utilization of the offertory funds:

> *We hold Christian worship every Wednesday when school is in session, during which a voluntary offertory is collected. This money serves as a modest source of income for the school and is primarily used to cover utility bills and, at times, transportation costs for official errands, especially when the school is short of funds.*

This statement underscores the critical role that the offertory plays in addressing immediate and basic operational needs, such as paying for utilities and covering transportation costs. The voluntary nature of contributions also mirrors the challenges of other supplementary sources like the Parents Association (PA) contributions, where income is irregular and often unpredictable. Faith-based activities often contribute to education through direct funding, infrastructure, or operational support. However, these contributions are often supplementary and context-dependent (Lysaght, 1993; Ogola et al., 2014).

Generally, while the religious contribution demonstrates the creativity and resilience of school management in mobilizing local resources, the funds generated are insufficient to address the broader infrastructural, teaching, and learning needs of the schools. The reliance on such limited sources emphasizes the urgent need for more sustainable and substantial funding mechanisms to support basic education in the district (World Bank, 2020).

4.4.3 Extra Classes

The data reveal that extra classes are a significant supplementary financial source for many schools in the Gomoa West District. However, the financial sustainability of this source remains a challenge, given that not all parents can afford to contribute.

Participant # 2 highlights the role of extra classes in improving BECE performance, stating:

> *One initiative that has been beneficial is the organization of extra classes for the pupils. Recently, the District approved a charge of 50 pesewas per day for these sessions. The extra classes were introduced to help improve BECE results, which had been declining in our schools. A portion of the funds collected is used to motivate the teachers, another part is retained by the school for administrative expenses, and some is allocated to the district office to support their operations. This arrangement has been a significant relief for us. However, a challenge remains, despite the low cost, some parents still struggle to afford the 50 pesewas daily fee.*

This data illustrates that the introduction of extra classes has provided a financial cushion for schools by supplementing operational expenses. It has also contributed to teacher motivation, an essential factor in quality education delivery (Hanushek, 2016). However, the affordability issue poses a challenge, as not all parents can pay the fee.

This aligns with the Adequacy Theory, which posits that schools require sufficient funding to meet their needs effectively (Odden & Picus, 2018).

Another crucial benefit of extra classes is their role in addressing teacher shortages. Participant # 6 discusses how extra classes funds are used to pay allowances for volunteer teachers:

> *Another source of income for my school is the extra classes, which we conduct with the approval of the District Assembly. Part of the money generated is used to pay allowances to teachers who have volunteered to assist with teaching. One of the major challenges we face is a shortage of teachers due to high attrition. Being a remote area, many teachers posted here apply for transfers after completing their mandatory service. Currently, we are short of five teachers, and this has affected some classes. To address this gap, some Senior High School graduates from the community have volunteered to support teaching, and we use part of the proceeds from the extra classes to motivate and support them.*

This insight aligns with the Effectiveness Theory, which suggests that financial resources should be used strategically to achieve desired educational outcomes (Scheerens & Scheerens, 2016). The use of extra class funds to recruit and retain volunteer teachers demonstrates an adaptive financial strategy, ensuring that students continue to receive education despite teacher shortages. However, reliance on volunteer teachers without a stable funding structure raises concerns about long-term sustainability and educational quality.

In addition to supporting schools directly, extra classes provide financial relief to the district office. Participant # 11 explains how a portion of the revenue supports administrative functions:

We do not have any other supplementary source of funding in this district, and unfortunately, there are no NGOs supporting us. Recently, however, the district assembly approved the organization of extra classes in schools as a way to generate income. From the 50 pesewas collected per student per day, the district office receives about 20 pesewas. This amount is used to support office operations, including purchasing stationery and renovating office spaces. When the funds are received, the head of the head teachers in the district joins a team that sits with the accountant to allocate the money. Each school takes its portion, and the remainder is given to the district. The District Director then convenes a management meeting to discuss and decide how the funds should be used to address pressing needs.

This data underscores the broader systemic funding issues within the district. The fact that district officers rely on extra class funds for basic administrative needs highlights the inadequacy of existing statutory funding mechanisms. This finding aligns with the Principal-Agent Theory, which posits that district officers as education financial agents, often operate under constraints imposed by the principal (government or funding agencies), leading to suboptimal decision-making (Eisenhardt, 1989).

Furthermore, this practice raises concerns about financial efficiency, a key aspect of the Efficiency Theory (Hanushek, 1986). Ideally, funding should be structured to ensure schools and district offices have predictable and adequate financial resources without having to divert funds from core instructional activities. While extra classes provide a crucial financial supplement, several limitations exist. These include affordability issues, sustainability concerns, diversion of funds and equity Issues.

4.4.4 Other Supplementary Sources

The study further revealed that apart from government allocations and Parents Association (PA) support, basic schools in the Gomoa West District rely on various informal and external sources to supplement their funding. These supplementary sources, though valuable, are ad hoc and generally insufficient to fully support the operational and developmental needs of the schools.

Participant # 5 described the personal sacrifices made by teachers: ―*Teachers contribute personally, like nailing chairs or buying sports materials... I purchased a board for the school through my husband."* This statement reflects how teachers often go beyond their professional roles, using their personal finances and networks to address urgent school needs. Such contributions, though commendable, also highlight the systemic inadequacy of institutional support and the heavy burden placed on individual staff members.

Support from non-governmental organizations (NGOs) was also mentioned. Participant # 7 reported: ―*We have CAMFED, an NGO supporting girls... they provide educational needs except feeding. Since they started, the girls are always in school."* This illustrates how partnerships with NGOs such as CAMFED have made significant impacts, particularly in promoting the enrollment and retention of girls. However, the scope of such support is often specific (e.g., excluding feeding) and does not necessarily address broader school operational needs.

At the district level, Participant # 10 indicated reliance on individual donations: ―*We rely on donors; for instance, the ceiling fan and air condition in my office were donated by individuals."* This further exemplifies how educational institutions seek assistance beyond formal structures to enhance their facilities. While such donations improve conditions, they are inconsistent and not a substitute for systemic funding.

These findings generally suggest that while other supplementary sources such as personal teacher contributions, NGO assistance, and individual donations, play a supportive role, they are neither reliable nor sustainable. They reflect both the community‗s commitment to education and the persistent gaps in the formal funding mechanisms for basic schools in the district (UNESCO, 2022).

4.5 Education Finance Governance and Quality Basic Education

The fifth research question aimed at ascertaining the views of participants about how education financial governance can improve the quality of basic education in the Gomoa West District. Resource adequacy, increased financial allocation, timely release of funds and support from parents were the themes that emerged from the data from participants.

4.5.1 Resource Adequacy

The research participants in the Gomoa West District underscored the inadequacy of financial and other resources as a significant barrier to quality education. Consequently, most of them opined that the quality of basic education can be improved if financial and other resources meant for the district are adequately provided.

For instance, participant # 10 noted:

> *One major way will be the provision of funds that sufficient funding. Currently what we are provided with by the government in terms of the capitation grant is not enough and so, we are not able to provide important resources that will ensure quality education.*

Participant # 1 further emphasised:

> *You need adequate funding to meet the needs of the school and as you are aware quality education require enough teaching and learning resources as well as quality teachers who are motivated to be retained in the school.*

Participant # 11 also stated:

> *~~I~~ I think that financial governance can improve quality education if the system ensures that there is adequate provision of inputs such as textbooks, stationery, and furniture, which are critical to creating conducive learning environments."*

The data mean that financial resource adequacy is critical when it comes to quality education. This is because insufficiency can lead to shorts falls in essential resources that will lead to hindering the desirable educational outcomes. This idea is supported by Benveniste and Giannini (2024) who posit that adequate support for the education sector and effective and efficient use of available financial resources will enable the sector to grow. They further noted that it will also allow the system to operate smoothly, effectively, and efficiently at all times in terms of productivity and student learning results. In Gomoa West, sufficient funding for infrastructure like classrooms and furniture could address pressing challenges.

4.5.2 Increased Financial Allocation

A recurring concern raised by both district officers and head teachers was the inadequacy of financial allocations and the need for regular reviews and increases in statutory funding to reflect changing economic realities. Participants emphasized that stagnant and delayed disbursements significantly undermine effective educational service delivery in the Gomoa West District.

Participant # 10 emphasized the long-standing stagnation in government funding:

> *The money provided by the government is inadequate. For the past three years, there has been no increase in our statutory budgetary allocation. Given the rising costs of managing educational activities and resources, I believe there is an urgent need for a significant increase in the statutory budget allocation for the district.*

This emphasise the urgent need for fiscal policy changes to prioritize basic education. The absence of upward budgetary adjustments over time, especially in the face of inflation, limits the district's capacity to meet both operational and strategic needs.

Participant # 11 added that inadequate funding impairs essential governance activities like monitoring and supervision: ―*We are not able to embark on all our planned monitoring and supervision... which leads to laxity on the part of teachers. There should be a periodic upward adjustment... to meet current economic conditions.*"

Such limitations affect not only resource provision but also accountability and performance management, as insufficient supervision contributes to a decline in teaching quality.

From the school level, Participant # 6 focused on the erosion of the capitation grant's real value over time:

> *Assuming it is 10 cedis per pupil, and that amount was allocated four years ago, the economic value of that money today is not the same. Therefore, the allocation should be reviewed periodically to reflect current economic conditions.*

This concern is particularly pertinent in the context of inflation, where a fixed per capita allocation loses purchasing power, thereby weakening its impact on improving school-level teaching and learning conditions.

Participant # 9 underscored the foundational importance of basic education funding: ―*...if our capitation grant can be increased by 100% it will be adequate considering current situations."* The participant links improved financial allocation directly to educational outcomes, arguing that quality at the foundational level is critical for success in higher education.

In summary, across both administrative and school levels, there is consensus on the urgent need for increased and regularly reviewed financial allocations. Participants believe that financial governance reforms, especially those that address funding adequacy and economic relevance, are central to improving the quality, equity, and sustainability of basic education in the district.

The call for an increase in the statutory allocation for improvement in quality of basic education is in line with the finding of Kumari (2024) that enhanced financial allocation improves infrastructure, which directly correlates with higher attendance, better retention, and improved academic performance. This aligns with adequacy theory's emphasis on ensuring that financial inputs match the actual costs of providing education. This suggests that increasing financial resources in Gomoa West could resolve deficits in school facilities and other basic but critical resources that foster a better learning environment.

4.5.3 Timely Release of Funds

Participants from both the district and school levels emphasized that the irregular and delayed disbursement of statutory funds significantly undermines the effective functioning of basic schools in the Gomoa West District. Although the inadequacy of funding was frequently mentioned, the timing of fund disbursement emerged as a critical determinant of operational efficiency and educational quality.

Participant # 7 articulated the frustration school heads face when planning for school activities amid funding delays:

> *...when we have many pressing needs and the funds are released only occasionally, it becomes very challenging. You end up using your personal money, but you are unsure when government funds will be so you can repay what you borrowed. This uncertainty makes planning and implementation very difficult.*

This data underscores the financial uncertainty and strain placed on school leaders who are often compelled to use personal funds or borrow resources to keep school activities running which is an unsustainable and inequitable solution.

Similarly, Participant # 2 stated: ―*The capitation grant should be released regularly to enable us to manage the school effectively. Honestly, if it weren't for the GALOP support, I would not even have had any meaningful financial records or activities to report".* The implication of this comment is that, supplementary funding like GALOP, which may be more reliable, has become a lifeline for some schools. The capitation grant, though intended to facilitate basic operations, becomes ineffective when its release is unpredictable.

From the district management perspective, Participant # 10 reinforced this concern: ―*The money we receive apart from not being enough, it does not come regularly... the little fund that we receive does not come on time for us to embark on the little monitoring we are required to do."* This implies that delayed funds not only hamper school-level operations but also limit the district's capacity to execute its oversight and quality assurance responsibilities. Key governance activities such as monitoring, supervision, and programme implementation are stalled, leading to a breakdown in accountability structures.

Generally, participants clearly identified regular and timely disbursement of financial resources as a critical reform priority for improving education finance governance. Even with limited funds, predictable and consistent flow can support better planning, reduce operational disruptions, and ultimately enhance the quality of basic education delivery.

4.5.4 Parental Support

The theme of Parental Support which emanated from the interview data highlights the role of parents in enhancing education finance governance to improve the quality of basic education. The following are excerpts from participants regarding this theme.

> ―*This free education policy should be reviewed to allow parents to contribute a small token as a sign of commitment to their children's education. Alternatively, parents could be required to provide some basic learning materials to support the school's efforts*" *(*Participant # *11).*

The data seeks to instill a sense of responsibility and partnership among parents, ensuring that they play an active role in sustaining the quality of education.

Participant # 3 also noted:

> *―At the very least, parents should be made aware of the important role they play in supporting education. The government should also permit Parent Associations (PAs) to collect a small levy to help fund school needs.''*

This data underscores the importance of structured and community-driven financial contributions to address shortfalls in government funding.

It is clear from the data that participants emphasized the role of parents in participating and making deliberate and enhanced financial commitment as a way the financial system can improve the quality of basic education in the Gomoa West District Studies such as Arwildayanto et al. (2019) affirm that parental participation in education finance governance significantly improves resource mobilization, decision-making, and accountability. For example, in Gorontalo Province in Indonesia, parents' active roles in planning and supervision led to enhanced educational infrastructure and services. Asadi (2020) further asserts that, Ghanaian parents' investments are vital for bridging gaps in education quality, given the government's resource constraints and advocates for structured parental contributions to complement public funding.

4.6 Effective financial governance for quality basic education

The study makes the argument that quality of education in the Gomoa West District can be improved if measures are put in place to streamline the financial governance regime in basic education units. Consequently, research question six sought to ascertain the views of participants on how the financial governance of basic education can be made more effective and efficient. To this end, capacity building, resource redistribution, accountability, community and stakeholder involvement, flexibility in financial management, efficiency and transparency are themes that were generated from the data.

4.6.1 Capacity Building

An emerged sub-theme in the data is the need for deliberate and sustained capacity building among education managers and head teachers to enhance financial governance and improve the quality of basic education in the Gomoa West District. Codes such as training for stakeholders and building resources mobilization skills resulted in capacity building as a theme. Participants emphasized that limited financial literacy, especially in the area of resource mobilization, constrains their ability to identify and access alternative funding sources beyond government allocations.

Participant # 10 emphasised the need for capacity development in the following way:

> *There must be regular training for District officers and head teachers on how to mobilise funds... train us on how to access them. I think this will reduce the stress and burden associated with insufficient funding and the delays in releasing them.*

This statement reflects an acknowledgment of the increasing financial responsibilities placed on local educational actors, amidst unreliable and insufficient statutory funding. Training in fundraising, proposal writing, and donor engagement was seen as a strategic way to equip them to fill critical resource gaps.

Participant # 9 echoed a similar idea: *―We need build capacity in financial management for schools, especially in resource mobilization to supplement what we get from the government... I think we are very limited and restricted."* This suggests that the current system offers limited autonomy or knowledge regarding how schools might engage with external donors, NGOs, or public-private partnerships. As a result, schools remain overly dependent on central funding which is neither timely nor adequate. By strengthening their knowledge base and skills, head teachers and district officers could be empowered to take more proactive roles in financial planning and sustainability.

Collectively, the responses point to a critical governance reform need: the institutionalization of regular capacity-building initiatives in financial literacy, donor engagement, and budgeting. This aligns with broader recommendations in education finance literature, which emphasize that decentralized education systems require empowered local leaders with the skills to manage and mobilize diverse financial resources effectively (UNESCO, 2022).

Furthermore, Suwandi (2015) highlight the importance of financial management training for school administrators to ensure efficient utilization of resources, reduce financial wastage, and improve the quality of education. This is linked to efficiency theory, advocating for decentralized decision-making and innovative financial strategies.

4.6.2 Accountability

The data showed that effective accountability is essential to make the education finance governance more effective and efficient to improve quality basic education in the Gomoa West District.

Participant # 1 argued that: ―*There should be proper auditing at all levels of education that, is regional, national, and local. Effective mechanisms must be in place to ensure accountability and to keep everyone responsible and committed to their duties.*" This highlights the need for comprehensive auditing processes at all administrative levels.

Regular audits can help identify financial discrepancies, ensure compliance with regulations, and promote effective utilization and timely release of funds.

Similarly, Participant # 2 stated: ―*Funds from the government should first be increased, and then head teachers should be required to provide proper accountability for how those funds are used*". This comment suggests that financial accountability must go hand-in-hand with adequate funding. Effective accountability measures ensure that increased funding translates directly into improved educational outcomes rather than being misallocated or wasted.

4.6.3 Resource Redistribution

Resource redistribution emerged from the data as a pivotal strategy for enhancing financial governance and improving the quality of basic education in the Gomoa West District. The following are data from participants regarding resource distribution: ―*Some schools in the district have more teaching and learning materials, such as furniture, than they need. These schools can support others, especially basic schools, by sharing their surplus resources" (*Participant #4).

Participant #8 further noted:

> *I believe that although all schools in the district may face challenges, some are better resourced than others. For instance, certain schools may have surplus items like furniture and teaching and learning materials that are not urgently needed. These excess resources can be redistributed to schools like mine, where the need is greater.*

The data first indicate that surplus resources in better-funded schools often remain underutilized. It therefore underscores the potential of redistributing these materials, such as furniture or teaching aids, to under-resourced schools, thereby enhancing the overall efficiency of resource use within the district.

The unequal allocation of resources among schools in the district perpetuates disparities in educational opportunities and outcomes. By implementing systematic mechanisms for redistributing surplus resources from well-equipped schools to deprived schools, financial governance can become more equitable and effective.

4.6.4 Community and Stakeholder Involvement

The interview data revealed that effective financial governance in basic schools can be significantly strengthened through greater involvement of local communities and key education stakeholders**.** Participants pointed out that community-level partnerships, including collaboration with philanthropists, non-governmental organizations (NGOs), Parent Associations (PA), and School Management Committees (SMCs), can help to bridge resource gaps and ensure that critical school needs are met despite limitations in statutory allocations.

Participant # 6 argued that*: "We can also seek support from philanthropists and NGOs. For example, we held a meeting with the Parent Association and the School Management Committee, and they willingly agreed to provide assistance."* This demonstrates that active stakeholder engagement and structured collaboration can serve as alternative sources of support when formal financial channels fall short. Schools that cultivate such relationships can leverage the goodwill and collective resources of their communities to fund infrastructure, learning materials, and other operational needs.

Participant # 9 reinforced this idea, emphasizing: *"The involvement of the community is essential to securing additional financial support for managing basic education. Their contributions can help supplement limited government funding and improve school operations."* This reflects an understanding that financial governance is not solely a government responsibility, but a shared one that involves local actors who have vested interests in educational outcomes. Involving the community can also improve accountability and transparency in the use of funds, as stakeholders often demand visible results from their contributions. Crouch and Winkler, (2008) has noted that, involving such stakeholders in decision-making enhances the responsiveness of financial planning and strengthens accountability, especially in resource-constrained environments.

In addition, the reliance on community to mobilize support also illustrates a grassroots-driven financial support strategy that compensates for the gaps created by irregular and inadequate statutory disbursements. This approach is particularly aligned with efficiency principles in educational governance, as outlined by Johnes, Portela, and Thanassoulis (2017), where maximizing available local resources becomes critical to sustaining education delivery under fiscal stress.

Furthermore, stakeholder involvement is one of the key pillars of effective and efficient education finance governance, as discussed in the literature review. It complements government funding by harnessing external support, while fostering shared responsibility and transparency. Cuenca (2019) has said that, “participating stakeholders improve the identification and understanding of specific needs… which leads to more accurate budgeting and resource allocation.”

These findings suggest that enhancing financial governance in the Gomoa West requires a deliberate re-engagement of local stakeholders in the financial architecture of schools, under regulated and transparent frameworks. Doing so will not only improve efficiency and equity in resource utilization but also empower communities to co-own and co-manage the quest for quality basic education. This finding aligns closely with best practices highlighted in the literature, including participatory budgeting, stakeholder-driven procurement, and collaborative financial planning (Fiteriadi et al., 2024; Vicente et al., 2023).

4.6.5 Flexibility in Financial Management

Flexibility in financial management emerged from the data as a crucial way to enhance financial governance and improving the quality of basic education in the Gomoa West District.

Participant # 3 emphasized, ―*We need more flexibility in how we manage school finances to allow us to explore alternative ways of raising funds to support school operations effectively*.” This data shows a key concern regarding the limitations of current rigid financial policies that constrain school leaders from innovating or initiating context-driven income-generating activities. The data aligns with the notion that increased autonomy at the school level fosters responsive and participatory financial decision-making (Surendar & Sarma, 2018; Vicente et al., 2023). Flexible financial governance allows school managers to creatively identify supplementary funding streams such as parent contributions, community partnerships, or commercial ventures thereby enhancing financial sustainability.

Participant # 7 also said, ―*Schools should be encouraged to establish school farms, which can serve as a sustainable source of food to support government initiatives such as the school feeding program*.” The embedding idea of this statement is a practical local innovation for resource mobilisation. This aligns with literature that underscores the importance of allowing schools to explore alternative strategies to maximize the utility of limited funds while addressing essential student welfare needs. For example, Vicente et al. (2023) has argued that the optimization of local resources and empowerment of school leaders in financial decisions fosters sustainable and effective school finance governance.

Furthermore, the theme resonates with broader discussions in educational finance literature about financial decentralization, which supports granting financial authority to individual schools to make real-time decisions tailored to their evolving needs (Gunherani, 2023; Bislimi & Buleshkaj, 2022). School-led initiatives such as farming does not only serve financial and operational needs, but they also promote community involvement and experiential learning for students.

However, innovations such as the establishment of school farms that rely on student labour must be approached with caution and careful consideration. Without appropriate safeguards, such initiatives risk exploiting learners and encroaching on instructional time, potentially undermining the primary purpose of schooling, which is to promote academic learning and holistic development

From a theoretical perspective, this theme links closely to the effectiveness and efficiency theories that underpin this study. According to Odei-Tettey and Gabriel-Wettey (2023), educational efficiency entails making the best use of available resources to produce desired outcomes. In this case, school farms represent a cost-effective input that could reduce feeding costs and enhance nutritional support for pupils, ultimately improving school attendance and learning outcomes. Flexibility in financial management thus acts as a facilitator of internal efficiency by minimizing input waste and maximizing educational returns.

The call for flexibility in financial management within the Gomoa West District reflects both a practical necessity and a strategic opportunity. It aligns with international best practices that advocate for school-based financial autonomy as a pathway to greater efficiency, community engagement, and educational quality. Empowering schools to adopt flexible, innovative strategies will not only mitigate funding constraints but also strengthen the institutional resilience and responsiveness of basic education in resource-constrained settings like Gomoa West.

4.6.6 Efficiency and Transparency

The data revealed that efficiency and transparency in financial governance are foundational to improving the quality of basic education in the Gomoa West District. The data below generated this theme. Participants emphasized that financial resources must not only be made available but also be used efficiently and transparently to enhance educational outcomes.

Participant # 1 argued that, ―*the government must ensure that funds are used strictly for their intended purposes. To promote accountability, effective checks and balances should be put in place and consistently enforced*". This call aligns with the core principles of financial efficiency, which is, ensuring optimal use of available resources for intended educational outcomes while minimizing waste. According to Alvarez et al. (2020), efficiency in financial governance means maximizing educational results such as improved learning and better infrastructure with the least expenditure. The emphasis on ―checks and balances" suggests the need for internal auditing systems and transparent financial reporting to mitigate misuse and misallocation of funds.

Participant # 5's comment argued that,

> *If the government claims to be providing capitation grants, then the funds should be substantial and also released on time. It is through this that proper accountability can be done. However, for the past year, we have not received any disbursement, yet we are still expected to manage responsibilities like transporting the pupils without adequate financial support.*

This statement reflects a systemic breakdown in transparency and accountability. The delay does not only hinder operational planning but also undermines trust in the public financial system. Fiteriadi et al. (2024) has claimed that, delayed or opaque fund disbursements can result in inefficiencies that ultimately reduce the impact of the allocated resources on educational quality.

The literature also support the notion that transparency and accountability are fundamental to effective financial governance. Lewis and Pettersson (2009) have stressed that transparency ensures proper use of funds, enhances stakeholder trust, and increases the likelihood that educational objectives are met. Moreover, integrating digital technologies for real-time financial tracking, as recommended by Amanati et al. (2024), can reduce the delays reported in the responses and enhance trust and responsiveness in public financial management.

Furthermore, the inefficiencies reported by the participants indicate the presence of bottlenecks in both fund allocation and usage. Efficient governance, as emphasized by Amos et al. (2021), requires strategic budgeting, performance tracking, and ensuring that expenditures are aligned with clearly defined educational goals.

Consequently, the data has shown that while the availability of funds is essential, it is the efficient and transparent use of these funds that makes it functional. These must be characterized by timely disbursements, stakeholder oversight, and strategic planning..

Strengthening these governance components will not only improve financial accountability but will also directly contribute to the quality and sustainability of basic education in the Gomoa West District.

4.7 Theoretical framework and findings

A strong theoretical framework is essential for guiding research, providing a lens through which data is interpreted, and ensuring that findings are grounded in theory. The research sought to explore lapses associated with financial governance systems in basic education in the Gomoa West District and this was framed by four key theories: Adequacy theory, effectiveness theory, efficiency theory and the principal agent theory. These theories driven and interwoven with the thesis that quality education in the Gomoa West District can be improved if measures are put in place to streamline the financial governance regime in basic education units. The tenets of these theories as well as contextual dynamics which emerged from the data and findings of the study are discussed in this section.

The Adequacy theory of education Finance posits that the amount of financial resources allocated to schools must be sufficient to ensure students receive a high-quality education (Berne & Stiefel, 1984). According to this theory, funding should not only be distributed fairly but also at levels that allow schools to meet educational standards. In the context of this study, adequacy theory was crucial in analyzing resource redistribution and funding challenges in the Gomoa West District. The data revealed that financial resources were both insufficient and irregularly disbursed, limiting the ability of schools to deliver quality education. This was reflected in participant responses such as: ―*Funds from the government should be increased first, and then heads should be made to properly account for the funds they are given"* (Participant # 2). This aligns with adequacy theory‘s emphasis on ensuring that financial inputs match the actual costs of providing education. The findings also highlighted the role of interventions such as the Capitation Grant and GALOP, which aim to improve resource sufficiency.

However, the theory primarily emphasizes funding levels without fully accounting for how funds are mobilized, distributed, and utilized efficiently. The findings of the study demonstrate and extend the adequacy theory that mere sufficient funding is enough to achieve education outcomes but it must be supported by effective financial governance strategies such as resource redistribution resource, stakeholder involvement, and flexible financial management. The findings introduce capacity building and accountability mechanisms as missing components in the financial adequacy theory, emphasizing the argument that financial resources alone do not guarantee educational quality unless schools have the autonomy and expertise to manage them effectively.

The efficiency theory of financial management focuses on the optimal use of financial resources to achieve maximum educational outcomes with minimal waste (Levin, 1974). Efficiency is particularly important in resource-constrained environments like Gomoa West District, where financial resources are scarce and must be managed prudently.

This theory was crucial in analyzing the study‘s findings on capacity building, financial flexibility, and transparency. Participants highlighted the need for training in financial management to enhance efficiency: ―*Our capacity needs to be built in financial management of schools, especially in resource mobilization to supplement what we get from the government"* (Participant # 10).

This aligns with efficiency theory‘s argument that financial governance can be improved through professional development, training, and the adoption of cost-effective strategies. The study found that one of the most efficient ways to supplement financial resources was through school-led initiatives, such as: ―*For example, schools must be encouraged to have school farms that will serve as a source of food for supporting government policies like the school feeding programme"* (Participant # 3). By engaging in self-sustaining financial activities, schools can reduce reliance on government funds while improving resource availability. This is a direct application of efficiency theory, which advocates for financial autonomy and innovative funding mechanisms.

Additionally, the study revealed inefficiencies in funding disbursement, where delays in capitation grants and other funds hindered effective planning and implementation. One participant stated: ―*If the government is saying, I am giving you capitation grants... Meanwhile, for the past one year, the amount hasn't come; we are expected to transport these kids."* (Participant # 7). The findings extend the efficiency theory by introducing redistributive efficiency. This is the idea that surplus resources from better-funded schools should be reallocated to under-resourced institutions within the district.

The principal-Agent Theory (Jensen & Meckling, 1976) explains how information asymmetry and misaligned incentives between government (principal) and school administrators (agents) lead to inefficiencies in financial management. It assumes that top-down monitoring is sufficient to ensure compliance. The study provides a contextualized application of Principal-Agent Theory by showing that in decentralized education systems like Gomoa West, compliance alone is insufficient to ensure efficiency and effectiveness in education finance governance. Financial autonomy, community oversight, and participatory decision-making are needed to minimize misallocation and inefficiencies. It is obvious that district education officers and headteachers often lack direct control over fund disbursement, leading to delays, misallocation, and inefficient spending. The study findings highlighted local stakeholders (parents, NGOs, school committees) as additional accountability agents who can bridge the trust gap between government (principal) and school administrators (agents). Unlike traditional applications of Principal-Agent Theory that focus on government audits and top-down control, the study shows that horizontal accountability (community involvement) can complement government oversight to improve financial governance. The study thus extends the principal-agent theory by emphasizing community and stakeholder engagement as alternative accountability mechanisms beyond government audits and inspections.

4.8 Chapter summary

The chapter, highlights the actual findings of the research by presenting and discussing each research question. Regarding the functionality of the financial governance system, the basic education is structured and policy-driven, centered on the School Performance Improvement Plan (SPIP). It demonstrated structured functionality through annual budget planning, SPIP enforcement, adherence to SPIP, and policy-driven spending. The allocation of financial resources in Gomoa West District schools is guided by a combination of priorities, needs, and structured plans such as the SPIP. Key themes across the responses highlight the focus on infrastructure maintenance, teaching and learning materials, furniture, and addressing immediate and pressing needs.

Regarding the theme adequacy of educational budget allocation, the statutory education budgetary allocation for basic schools in the Gomoa West District is insufficient to meet the operational and developmental needs of the district directorate of education and schools, leading to significant expenditure strain. This inadequacy disrupts school supervision, school planning, compromises infrastructure, and exacerbates inequalities in educational access and quality. Furthermore, parental support, religious contribution and other supplementary sources were identified as the main supplementary sources of funds for basic schools in the Gomoa West District. The data revealed that these funds are inadequate and irregular in nature and therefore not reliable to meet the operational needs of schools.

The data further revealed that resource adequacy, increased financial allocation, timely release of funds and parental support are ways through which education finance can improve quality education in the Gomoa West District. Finally, regarding the theme effective financial governance for quality basic education, the data revealed that capacity building, effective accountability, resource redistributions, effective community and stakeholder involvement, flexibility in financial management, efficiency and transparency are ways financial governance can be made more effective and efficient to improve quality education in the Gomoa West District.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter synthesizes the key findings of the study, draws relevant conclusions, discusses the implications for educational leadership, and offers actionable recommendations. It also acknowledges the limitations of the study and provides suggestions for future research to address gaps and explore emerging themes.

5.1 Summary of the Study

The study was conducted on the topic: ―Financial Governance and Quality Basic Education in Ghana: The Case of Gomoa West District." This was based on the thesis that ‗quality education in the Gomoa West District of the Central Region of Ghana can be improved if measures are put in place to streamline the financial governance regime in basic education units'. The primary objective of the research was to examine the lapses in the financial governance systems of basic education within the Gomoa West District and to identify strategies for improving these systems to enhance the quality of basic education. The literature review was guided by six research questions that shaped the direction of the study. In constructing the theoretical framework, the study drew on key theories such as adequacy, effectiveness, efficiency, and the principal-agent theory, all of which provided insight into the dynamics of financial governance in education. Methodologically, the study employed a qualitative approach using a case study design, grounded in the interpretivist philosophical paradigm. The target population consisted of district education officers and head teachers of public basic schools. A total of twelve participants, made up of three district education officers and nine head teachers were purposefully selected to provide in-depth perspectives on the subject. Data collection was conducted using a semi-structured interview guide, which was piloted in the Gomoa East District. This district was purposefully chosen for the pilot due to its similar socio-economic and educational characteristics to the Gomoa West District. The data collected were analysed thematically, organized according to the six research questions and objectives. The findings were supported with verbatim quotations from participants to capture the depth of their experiences and perspectives. The analysis was then interpreted and discussed in relation to existing literature.

5.2 Key findings of the study

The key findings are the major findings derived from the interview data. They are presented in accordance with the research questions of the study which is grounded in thesis that improving quality basic education in the Gomoa West District depends on streamlining the financial governance regime. The conclusions and the recommendations are all based on these key findings.

5.2.1 Functionality of the Financial Governance System

1. The financial governance system is highly structured, driven by policies centered on the School Performance Improvement Plan (SPIP). SPIP serves as a guiding framework for budget planning, fund allocation, and expenditure monitoring.
2. Both district and school-level financial governance rely on detailed annual budget preparation. At the district level, budgets are guided by the Ghana Integrated Financial Management Information System (GIFMIS) and

submitted for approval at the regional level. Schools base their budgets on SPIP, ensuring alignment with predefined goals and priorities.

3. SPIP is a compliance tool that ensures financial decisions align with approved plans. Strict enforcement mechanisms, such as audits and accountability checks, prevent fund misappropriation. Deviations from SPIP lead to penalties rather than corrective support, highlighting a need for capacity-building initiatives.
4. Expenditures are strictly regulated by predefined policies within SPIP, ensuring resources are utilized effectively and equitably. This approach reduces financial mismanagement and promotes accountability but may restrict local innovation due to its rigidity.
5. The financial governance system emphasizes stakeholder engagement, including input from teachers, parents, School Management Committees (SMCs), and Parent-Teacher Associations (PTAs). Collaboration fosters trust, accountability, and alignment with school and community needs.
6. Financial governance includes robust accountability systems, such as record-keeping through cash books, payment vouchers, and receipts. These practices ensure audit readiness and compliance with financial policies. Clear consequences for fund misapplication reinforce adherence to governance standards.

5.2.2 Financial resource allocation

a. Allocation by the district directorate

1. Financial resource allocation prioritizes logistical essentials, such as fuel and vehicle maintenance, to enable frequent school visits by education officers. Supervision and monitoring are recognized as vital for maintaining

accountability, improving teacher performance, and enhancing educational quality.

2. Infrastructure and furniture improvements are fundamental priorities, reflecting their role in enabling formal education and creating conducive learning environments. Resource allocation employs a need-based and reactive approach, often relying on schools' written requests to address urgent furniture shortages.
3. Capacity building is a central focus, with financial resources directed toward professional development to ensure educators meet evolving curriculum and teaching standards. Initiatives like the use of GALOP funds for peer learning and resource person engagements demonstrate cost-effective strategies for continuous teacher improvement.
4. The education directorate adopts a proactive approach, ensuring the swift and equitable distribution of teaching and learning materials upon receipt.
5. Resource allocation is guided by principles of equity and practicality, with considerations such as enrollment numbers determining the distribution of funds and materials. Efforts are made to ensure inclusivity, even under resource constraints, by providing at least minimal support to all schools, reflecting a commitment to fairness.

b. Allocation by Head teachers

1. Head teachers prioritize financial allocations toward teaching and learning materials, ensuring essential resources like textbooks, manila cards, and online materials are available to support curriculum delivery.
2. Allocations for infrastructure maintenance focus on addressing immediate safety concerns, such as repairing roofs, windows, and desks, to prevent

disruptions in teaching and learning. Head teachers adopt a reactive approach to maintenance, addressing issues as they arise due to limited resources, which may result in delayed interventions for critical needs.

3. Head teachers utilize SPIP to align financial allocations with thematic areas such as teaching materials and community engagement, ensuring strategic use of limited resources. Budget flexibility, such as reallocating funds between areas to meet immediate needs, demonstrates pragmatism but also highlights systemic budget insufficiencies that hinder long-term planning. Resource allocation is tailored to school-specific needs, with decisions guided by priorities identified through SPIP and enrollment data.
4. Schools adopt varied approaches to distribute resources, including equal distribution, needs-based allocation, and proportional sharing based on class sizes. Prioritization of marginalized groups, such as children with special needs, reflects efforts to integrate equity and inclusion into allocation practices. While strategies like reserving resources for future demands demonstrate foresight, challenges persist in consistently achieving equity due to resource constraints.
5. Financial allocations support holistic education by addressing basic needs, such as providing meals during extended sports events, ensuring equitable participation. Engaging external experts for cultural and extracurricular activities enhances learning experiences but requires additional resources and strategic partnerships to sustain. Allocations for safety measures, such as first aid supplies during physical activities, reflect a commitment to student welfare and risk mitigation.

5.2.3 Adequacy of statutory educational budget allocation

a. Adequacy at the District Directorate

1. The district directorate relies on multiple statutory sources: GIFMIS District Assembly allocations, and contributions from the Member of Parliament's Common Fund. Despite these sources, the funds are insufficient for comprehensive management of education, often limiting scope to administrative tasks.
2. Statutory funding falls significantly short of the district's budgetary needs. District officials reported receiving less than 50% of expected allocations annually, with some years receiving as low as 30%. This funding shortfall hampers strategic planning, resource allocation, and the ability to meet operational needs.
3. Funds are disbursed inconsistently and often delayed by years. Such delays disrupt the district's ability to implement planned activities effectively, causing a cascading effect on school-level operations.
4. Statutory funds are primarily restricted to administrative and supervisory functions, such as vehicle maintenance, stationery procurement, and monitoring activities. Direct investment in teaching and learning resources or infrastructure is limited, undermining efforts to improve educational quality.

b. Adequacy at the school level

1. Schools rely on the capitation grant and GALOP funds as their primary statutory sources. The capitation grant is meant to support administrative functions and school operations, while GALOP targets low-performing schools for specific interventions, including minor repairs and learning materials.

2. Capitation grants are insufficient to cover basic operational costs. The 10 cedis per-student allocations is grossly inadequate, forcing schools to forego critical expenditures like infrastructure repairs and essential teaching resources.
3. Delayed disbursements exacerbate financial strain, disrupting school operations and planned activities such as sports and extracurricular programs.
4. The GALOP fund provides targeted relief for underperforming schools, supporting specific activities like enrolment drives, differentiated learning, and minor infrastructure repairs.
5. While appreciated, the scope of GALOP funding is restricted, leaving broader operational and infrastructural demands unaddressed.
6. There are significant delays in fund delivery as schools reported receiving arrears from prior academic years. Irregularities in fund availability prevent schools from executing planned activities and create dependency on unpredictable future allocations.

5.2.4 Adequacy of supplementary sources of finance

1. Parent Associations provide supplementary funding through termly contributions and support for specific activities such as enrolment drives and minor maintenance. Examples include, maintenance of kindergarten blocks and provision of materials for school activities.
2. Contributions are minimal and insufficient to address broader infrastructural or operational needs, such as ICT resources or sports equipment.
3. Low parental commitment and engagement impede effective mobilization of funds.

4. The exclusion of teachers from the PA, following the transition from Parent Teacher Associations (PTA) to Parent Associations (PA), may reduce the overall effectiveness of these groups.
5. Weekly offertory collected during Wednesday worship services generates approximately 50 Ghana Cedis per week, supplementing school operations.
6. Contributions are insufficient to meet essential operational demands, which often exceed the funds raised.
7. While faith-based contributions provide limited relief, they remain supplementary and context-dependent, as supported by broader educational finance literature.
8. CAMFED supports girls‗ education by providing educational materials, improving attendance and retention rates. However, CAMFED's support is specific to girls and does not address broader needs such as infrastructure or feeding programs.
9. Individual donors contribute items such as ceiling fans, air conditioners, and other resources.
10. Teachers sometimes use personal funds to address immediate school needs, including purchasing teaching materials, repairing furniture, and even buying equipment like boards.
11. These supplementary sources are inadequate to meet critical needs such as textbooks, food for needy children, sufficient seating, or extensive repairs of dilapidated buildings.
12. Reliance on personal contributions from teachers is unsustainable and places undue financial strain on them.

5.2.5 Education Finance Governance and Quality Basic Education

1. Financial and material resources in the Gomoa West District are insufficient to support quality education. Delayed capitation grants and inadequate supplies of essential items like textbooks, furniture, and stationery hinder teaching and learning. Adequate funding for infrastructure and operational needs to create a conducive learning environment.
2. Current financial allocations to schools are inadequate, with inflation eroding the real value of funds over time. Inadequate funding limits district-level monitoring and supervision, reducing accountability and teacher effectiveness. Increase statutory budget allocations for schools, with regular reviews to reflect economic changes.
3. Delays in the disbursement of capitation grants disrupt school operations, forcing reliance on supplementary programs like GALOP. Ensure regular and timely disbursement of funds to enable schools to execute planned activities without interruptions.
4. Limited parental engagement and financial contribution reduce schools‘ ability to mobilize adequate resources. Review policies to encourage or require minimal parental contributions (e.g., token payments or provision of basic materials).
5. Increase parental sensitization to foster active participation in education finance governance.

5.2.6 Effective Financial Governance for Quality Basic Education

1. District officers and head teachers lack sufficient skills in financial management and resource mobilization. Regular and structured training

programmes to equip stakeholders with skills to optimize financial governance and diversify funding sources.

2. Limited mechanisms to ensure the proper use of funds and compliance with financial regulations. Comprehensive auditing processes at all administrative levels and ensuring head teachers account for the funds received.
3. Inequitable distribution of resources perpetuates disparities between well-equipped and under-resourced schools. Systematic mechanisms for redistributing surplus resources from better-funded schools to deprived ones.
4. Inadequate engagement of local communities, parents, and external stakeholders in financial governance. Mobilize support from philanthropists, NGOs, parents, and community members to supplement government funding.
5. Rigid financial policies limit schools' ability to innovate and adapt to local needs. Provide schools with autonomy to manage finances, initiate income-generating activities, and use locally available resources (e.g., school farms).
6. Inefficient allocation and disbursement of funds and lack of transparency undermine financial governance. Streamline fund distribution through digital financial systems, ensure timely disbursement, and enhance transparency with audits and public financial reports.

5.3 Conclusions

The findings of this research underscore the urgent need for a comprehensive and strategic approach to improving financial governance in the Gomoa West District's basic education system. While the current financial governance framework, exemplified by the rigid enforcement of the School Performance Improvement Plan (SPIP), has been effective in ensuring compliance and reducing financial misuse, its rigidity limits its capacity to address the dynamic and diverse needs of schools.

Introducing flexibility into the system, alongside capacity-building initiatives, could empower financial managers and stakeholders to develop innovative strategies for resource mobilization and efficient allocation, enhancing overall functionality. Regular training in financial management and resource optimization is essential to build the skills of district officers and head teachers in identifying and leveraging supplementary funding sources.

The district education directorate‘s allocation strategies demonstrate a deliberate effort to address critical needs through equity-focused and priority-based measures. However, systemic issues such as resource insufficiency and reactive approaches to infrastructure maintenance impede the implementation of long-term, sustainable solutions. While head teachers prioritize immediate needs such as improving teaching and learning resources and ensuring equitable access to essential materials, their ability to develop proactive strategies is limited by systemic budget constraints and inconsistent financial support. Addressing these limitations requires strategic planning, increased funding levels, and the establishment of equitable frameworks that ensure all schools, particularly those in under-resourced areas, receive adequate and timely support.

A significant challenge identified in this study is the district‘s overreliance on statutory funds, which are not only insufficient but also irregularly disbursed. This financial instability undermines the capacity of schools to meet basic operational requirements or implement developmental programs effectively. Though interventions like the Ghana Accountability for Learning Outcomes Project (GALOP) provide targeted relief, they lack the flexibility to address the diverse and immediate needs of schools. These findings align with broader regional trends where unstable funding negatively affects primary education management. Therefore, ensuring timely and adequate disbursement of statutory funds is critical for fostering a stable financial environment that supports quality education.

Moreover, the study highlights the inadequacy of supplementary funding sources, such as parental contributions, donations from NGOs, and personal sacrifices by teachers, in bridging the significant financial gaps in the district‘s education system. While these contributions play an essential role in sustaining operations, they are insufficient to meet the comprehensive financial needs of schools. This underscores the urgent need for sustainable and robust funding mechanisms that reduce dependence on inconsistent contributions and ensure long-term financial stability for basic education.

To improve financial governance in the Gomoa West District, a multifaceted approach is required. Key strategies include capacity building for financial managers, enhanced accountability through regular audits, equitable redistribution of resources, and structured community and stakeholder engagement. By involving parents, NGOs, philanthropists, and local community members in financial decision-making, schools can mobilize additional resources and foster a sense of collective responsibility for education quality. Flexibility in financial management policies is also essential, allowing schools to innovate and adopt localized strategies such as income-generating activities to supplement government funding.

Finally, efficiency and transparency in financial governance must be prioritized. Mechanisms for regular audits, timely release of funds, and clear reporting on financial allocations and expenditures can build trust among stakeholders and ensure that resources are used effectively. By addressing these systemic issues, the Gomoa

West District can establish a financial governance framework that supports sustainable improvements in the quality of basic education, fostering equitable learning opportunities for all students.

Generally, it can be stated that, the thesis of the study, that: ‗quality education in Gomoa West District of the Central Region of Ghana can be improved if measures are put in place to streamline the financial governance regime in basic education units' is to a greater extent supported by the findings of the study. Thus, flexibility in the financial governance system, increased funding levels, timely and adequate disbursements, regular capacity building in resource mobilisation and enhanced accountability are critical in the financial governance system to improve quality education in Gomoa West District.

5.4 Implications for Educational Leadership

The thesis of this research as validated by the findings carry significant implications for educational leadership, particularly in the context of financial governance for quality basic education. Leaders in education, including district education officers and head teachers, play a pivotal role in shaping the financial strategies and resource allocation processes that directly impact educational outcomes.

One critical implication is the need for capacity building among educational leaders. The findings underscore the importance of equipping leaders with financial management skills and resource mobilization strategies. This highlights the necessity of continuous professional development programs tailored to enhance their ability to identify and utilize diverse funding sources effectively. Leaders who are trained in these areas can better navigate the challenges of inadequate and irregular funding, ensuring that financial resources are allocated efficiently and equitably.

Additionally, the thesis emphasises the role of educational leaders in fostering accountability and transparency within the financial governance framework. The call for regular audits, proper reporting mechanisms, and clear accountability measures indicates that leaders must prioritize these practices to build trust among stakeholders and ensure the judicious use of resources. This requires a shift in leadership approaches towards more collaborative and transparent decision-making processes.

The thesis also highlight the importance of stakeholder engagement in financial governance. Educational leaders must adopt inclusive strategies that involve parents, community members, NGOs, and other stakeholders in resource mobilization and decision-making processes. By cultivating these partnerships, leaders can mobilize additional resources and strengthen the sense of shared responsibility for education quality.

Finally, the thesis underscores the necessity for strategic and adaptive leadership in addressing systemic challenges such as resource inequities and funding delays. Educational leaders must be proactive in advocating for increased funding, implementing flexible financial management policies, and innovating localized solutions to financial challenges. This adaptive leadership approach is crucial for fostering sustainable improvements in the quality of basic education in resource-constrained contexts.

5.5 Limitations of the study

This study, while offering significant insights into financial governance and its impact on the quality of basic education in the Gomoa West District, has a number of limitations that should be acknowledged.

Firstly, the researcher was unable to access certain relevant official documents that were deemed classified by the district education authorities. The absence of these documents limited the ability to triangulate the interview data with documentary evidence, which could have enhanced the credibility of the findings and reduced potential bias inherent in self-reported responses from participants.

Secondly, the research was geographically limited to the Gomoa West District, which restricts the generalizability of the findings. The financial governance challenges and proposed solutions identified in this context may not fully reflect the realities of other districts or regions with different socio-economic, cultural, or administrative conditions.

5.6 Recommendations

The following recommendations are derived from the key findings corresponding to each of the six research questions. Based on the evidence gathered, these recommendations have been formulated to address the identified issues:

1. Based on the finding that while the financial governance system in the Gomoa West District is highly structured and policy-driven (e.g., SPIP and GIFMIS), its rigid enforcement may limit local-level innovation and adaptive decision-making, it is recommended that the Ghana Education Service and District Education Directorate should implement targeted capacity-building programs for school leaders and financial officers that focus on flexible and context-sensitive budgeting within the SPIP framework. Research on school-based management and education governance suggests that when school leaders are provided with adequate managerial and financial competencies, they are better able to respond to local educational needs and improve institutional performance.

2. In line with the finding that Head teachers prioritize financial allocations for infrastructure maintenance but often adopted a reactive approach, it is recommended that a proactive infrastructure improvement plan that includes regular assessments and prioritizes urgent needs is developed by the district education directorate.
3. Based on the finding that Statutory funding falls significantly short of the district‘s budgetary needs, with inconsistent and delayed disbursements, the recommendation is that, the ministry of education and the Ministry of Finance increase statutory budget allocations by 100% to meet the actual needs of district and school-level operations.
4. To address disparities in resource availability among schools, a systematic resource redistribution framework should be established by the district education directorate. This framework should ensure that surplus resources, such as furniture and teaching aids from well-equipped schools, are redirected to under-resourced schools. Equitable redistribution will improve access to educational materials and create a more balanced learning environment across the district.
5. Concerning the finding that supplementary sources of funding is not enough to meet the operational need of schools, it is recommended that financial management policies should be made more flexible by the Ministry of Education and the Ghana Education Service. This will allow schools to explore innovative income-generating activities. For example, schools could establish ventures like school farms or organize community-based fundraising events. These initiatives would supplement government allocations and provide schools with the autonomy to address local financial needs.

6. To enhance effective financial governance for quality basic education, the Ghana Education Service (GES), in collaboration with the Ministry of Education, should institutionalize mandatory, periodic capacity-building programs for district education officers and head teachers focused on financial management, resource mobilization, and compliance with financial accountability standards. This will empower school leaders with the skills necessary to manage funds efficiently, explore alternative sources of income, and ensure that limited financial resources are strategically allocated to improve educational outcomes.

5.7 Suggestion for future research

Future research could adopt a mixed-methods approach to more comprehensively examine the effectiveness and inefficiencies within the financial governance system across multiple districts. Such a study should incorporate both qualitative interviews and survey. It can further analyse official documents such as district budgets, financial reports, audit records, and expenditure tracking forms

In addition, expanding the geographical scope beyond the Gomoa West District to include diverse educational districts would provide a comparative perspective and enhance the generalizability of findings. This broader context would help determine whether observed governance issues are systemic or context-specific, and offer more robust policy recommendations for national education stakeholders.

It is also suggested that the same research is conducted in another district to test theory of the thesis: _improving quality basic education in Gomoa West District depends on streamlining the financial governance regime'

5.8 Summary of Chapter

The chapter presents a synthesis of the research findings, conclusions, and practical recommendations based on the study, ―Financial Governance and Quality Basic Education in Ghana: The Case of Gomoa West District." Key findings revealed that although the financial governance system in the district is highly structured and policy-driven through mechanisms such as SPIP and GIFMIS, its rigidity hampers local innovation. Budget preparation is detailed, but fund allocation is insufficient and irregularly disbursed, undermining strategic planning. Head teachers prioritize teaching and learning materials, infrastructure maintenance, and equity in resource allocation, but operate reactively due to constrained resources. Supplementary funding from Parent Associations, religious contributions, extra classes fee and NGOs is minimal and inconsistent, highlighting the need for sustainable support. Conclusions emphasise the importance of flexible financial frameworks, increased statutory funding, stakeholder engagement, and capacity-building for financial managers. Effective governance requires not only robust policies but also timely disbursement, equitable redistribution of resources, and accountability systems. Recommendations include training for school leaders in financial management, increased government allocations, flexible budgeting frameworks, and community participation in school finance. The study also proposes the redistribution of surplus resources and support for income-generating activities like school farms. Recognizing the study‗s geographic limitation and lack of access to classified documents, future research should employ mixed methods across multiple districts and integrate documentary analysis for broader generalizability and deeper insights.

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APPENDIX A

UNIVERSITY OF EDUCATION, WINNEBA

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND MANAGEMENT

PhD EDUCATIONAL LEADERSHIP

INTERVIEW GUIDE FOR DISTRICT EDUCATION OFFICERS

This interview guide is meant to solicit the views of basic school head teachers in the Gomoa West District regarding the underlisted items. The data to be gathered would help in meeting part of the requirements for the award of a PhD degree in Educational Leadership on the topic: ***Financial governance and quality pre-tertiary education: The Case of Gomoa West District.***

Please be assured of the confidentiality of your personal details and you are further guaranteed that information provided will be used strictly for only research purposes. Also, your name is not required in this guide to protect your identity.

District………………………………………………………………………………

Name of School……………………………………………………………………..

Date………………………………………………………………………………….

Duration: From………………………………… To…………………………

A. Functionality of the financial governance system

1. What are the policies guiding the provision of basic inputs for education in your district? (Are you guided by some policies in choosing the priority areas of expenditure?)

2. How are funds budgeted for education in your district?

3. How do you ensure that education funds are used for its intended purpose?

- What are the fiscal control mechanisms?
- How do you prevent misuse of funds?
- What are the checks and balances?

B. Allocation of financial resources in schools

1. How do you allocate education funds in your school?

- What do you consider in allocating financial resources in your district?

2. What are the priority areas of expenditure of education in your district?

3. Why are those areas of expenditure in education prioritized in your district?

C. Adequacy of statutory educational budget allocation

1. What are the statutory sources of funds for education in your district?

2. How adequate is the budgeted and released funds for the provision of quality education in your district?

- How often do you receive statutory funds?

3. Describe how the statutory fund allocated meet the provision of basic resources needed for quality education in your district?

4. What are the basic resources needed to ensure quality education in your school?

D. Adequacy of supplementary sources of finance for education

1. What are the other sources of funds (supplementary) for education in your district?

2. How do you generate supplementary/additional funding for education in your district?

3. What are the checks and balances in your school to prevent the misuse of supplementary funds in your district? RQ4

E. Education finance governance and quality basic education.

1. In your opinion, how does the current financial governance system impact the quality of education in your district?

2. What changes in the financial governance system would improve educational outcomes in your district?

3. Can you provide examples of how financial constraints have affected the quality of education in your district?

F. Effective financial governance for quality basic education

1. In what ways can the financial governance be enhanced to make it more effective to improve quality education?

2. What improvement mechanisms would you suggest for enhancing the effectiveness of the financial governance system in your district?

3. What best practices of financial governance have you observed that could be implemented district-wide to improve financial governance in your district?

Thank you for your time.

APPENDIX B

UNIVERSITY OF EDUCATION, WINNEBA

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND MANAGEMENT

PhD EDUCATIONAL LEADERSHIP

INTERVIEW GUIDE FOR HEADTEACHERS

This interview guide is meant to solicit the views of basic school head teachers in the Gomoa West District regarding the underlisted items. The data to be gathered would help in meeting part of the requirements for the award of a PhD degree in Educational Leadership on the topic: ***Financial governance and quality pre-tertiary education in Ghana: The Case of Gomoa West District.***

Please be assured of the confidentiality of your personal details and you are further guaranteed that information provided will be used strictly for only research purposes. Also, your name is not required in this guide to protect your identity.

District…………………………………………………………………………

Name of School………………………………………………………………..

Date…………………………………………………………………………….

Duration: From……………………………… To…………………………

A. Functionality of the financial governance system

1. What are the policies guiding the provision of basic inputs for your school? (Are you guided by some policies in choosing the priority areas of expenditure?

2. How are funds budgeted for in your school?

3. How do you ensure that education funds are used for its intended purpose?

- What are the fiscal control mechanisms?
- How do you prevent misuse of funds?
- What are the checks and balances?

B. Allocation of financial resources in schools

1. How do you allocate funds in your school?

- What do you consider in allocating financial resources in your schools?

2. What are the priority areas of expenditure of education in your school?

3. Why are those areas of expenditure in education prioritized in your school?

C. Adequacy of statutory educational budget allocation

1. What are the statutory sources of finance for your school?

2. How adequate is the budgeted and released funds for the provision of quality education in your school?

- How often do you receive statutory funds?

3. Describe how the statutory fund allocated meet the provision of basic resources needed for quality education in your school?

4. What are the basic resources needed to ensure quality education in your school?

D. Adequacy of supplementary sources of finance for education

1. What are the other sources of funds (supplementary) for the running of your school?

2. How do you generate supplementary/additional funding for your school?

3. What are the checks and balances in your school to prevent the misuse of supplementary funds in your school?

E. Education finance governance and quality basic education.

1. In your opinion, how does the current financial governance system impact the quality of education in your school?

2. What changes in the financial governance system would improve educational outcomes in your school?

3. Can you provide examples of how financial constraints have affected the quality of education in your school?

F. Effective financial governance for quality basic education

1. In what ways can the financial governance be enhanced to make it more effective to improve quality education?

2. What improvement mechanisms would you suggest for enhancing the effectiveness of the financial governance system at your school?

3. Are there any best practices you have observed that could be implemented district-wide to improve financial governance?

Thank you for your time.

APPENDIX C

UNIVERSITY OF EDUCATION WINNEBA

PhD EDUCATIONAL LEADERSHIP

Roger Amoako

PRE-INTERVIEW BRIEFING

Let me express my appreciation and gratitude to you for accepting to grant this interview to help me complete my thesis and to advance the course of knowledge in Ghana and the world at large. To achieve this, we kindly have to take note of the following:

1. This interview is meant to provide data to help complete the thesis on the topic: ***"Financial Governance and Quality Basic Education in Ghana: The Case of Gomoa West District"***.
2. Anonymity is very crucial and so participants are to avoid the mentioning of their names or the names of the school or the community when responding to questions.
3. The interview will be audio recorded. This will enable me to get the verbatim responses of respondents for analysis.
4. Participants are assured that their responses will be analyzed and reported academically with no traces to the identity of respondents.
5. All audios from the interviews shall be accessible to the researcher alone and deleted after the analysis.

Thank you for your assistance

APPENDIX D:

PERMISSION LETTERS

Department of Educational Administration and Management

University of Education, Winneba

P. O. Box 25

Winneba

9th October, 2024.

The Director

District Education Directorate

Gomoa West

Apam- Central Region

Dear Madam/Sir,

APPLICATION FOR PERMISSION TO GATHER DATA

I write to apply for your permission to gather data in Junior High Schools in your district. The data will be used for academic purposes. It is one of the steps towards the completion of a PhD programme in Educational Leadership at the University of Education, Winneba. I am currently working on the topic: ***Financial Governance and Quality Basic Education in Ghana: The Case of Gomoa West District***

I count on your usual cooperation. Thank you.

Yours faithfully,

Roger Amoako

(0207780239)

APPENDIX E:

INTRODUCTORY LETTERS

UNIVERSITY OF EDUCATION, WINNEBA
SCHOOL OF EDUCATION AND LIFE-LONG LEARNING
DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND MANAGEMENT

DEAM/PHD/INTRO/VOL.1/30

Date: 9th October, 2024

Dear Sir/Madam

LETTER OF INTRODUCTION

We respectfully write to introduce **Roger Amoako** a student pursuing a Doctor of Philosophy (Educational Leadership) programme at the Department of Educational Administration and Management, University of Education, Winneba.

Roger Amoako is currently working on his thesis titled:

"FINANCIAL GOVERNANCE AND QUALITY BASIC EDUCATION: THE CASE OF GOMOA WEST DISTRICT".

We should be grateful if you could accord him the needed assistance to aid the collection of data for his research work.

Thank you.

Yours faithfully

Dr. Judith Bampo
Ag. Head of Department

cc: Graduate School

www.uew.edu.gh

GHANA EDUCATION SERVICE

In case of reply the number and date of this letter should be quoted

Republic of Ghana

District Education Office
P. O. Box 61,
Apam

My Ref. No. GES/ CR/GWED/240/VOL.4
Your Ref. No..............................

14th October, 2024

TO WHOM IT MAY CONCERN

RE: LETTER OF INTRODUCTION
MR. ROGER AMOAKO

I refer to your letter dated 9th October, 2024 on the above subject matter and wish to inform you that approval is granted you gather data on Junior High Schools in Gomoa West District for your academic research work.

Mr. Roger Amoako is a graduate student of University of Education, Winneba and conducting research on Financial Governance and Quality Basic Education as part of the requirements for the fulfilment of the course programme. Your school is sampled for data collection and therefore accord him the necessary assistance in this direction.

Mr. Roger Amoako is however advised to make minimum use of the instructional hours of the learners and ensure that the ethical consideration guiding the research of this nature is religiously observed. He is also to ensure the confidentiality of the respondents and the finding should be limited to academic purpose.

I wish you the best in your endeavour.

CECILIA ABOAGYE (MS.)
DISTRICT DIRECTOR OF EDUCATION
GOMOA WEST