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Effects of financial inadequacies on the quality of secondary education: Hurungwe, Zimbabwe

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Abstract
Purpose: The study aims to identify the effects of inadequate funding on the quality of secondary education in Hurungwe District, Zimbabwe.
Research methodology: The study had a mixed approach to collecting data. A triangulation of methods was adopted to collect by using both primary and secondary methods. A pragmatist view of the study was taken.
Results: Low secondary education budget allocation, inconsistent and delayed government levy payments, declining donor funding, an unfavorable economic climate where parents cannot afford levies resulting in high school dropout rates, inadequate teaching and learning resources, low pass rates, and low affiliation payments are the main causes of underfunding.
Conclusions: As a result, not all of the current issues facing Zimbabwe's secondary schools in terms of funding and educational quality are taken into consideration by the opinions presented in this study.
Limitations: lack of a proper data recording and management system at the district offices to provide actual statistics of revenue and expenditure for schools.
Contribution: Influencing policy on secondary school funding in Zimbabwe so that schools can be informed on how to come up with sustainable funding ways in order to improve the quality of education.

Keywords: *inadequate financial resources, quality of education, secondary education funding*

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1. Introduction

Zimbabwe is located in Southern Africa and has a total population of 15,178,957 from the 2022 population and housing census report (ZimStat, 2022). Of that total population about 6,694,618 are in the school-going age with 50,23% being females and 49,77% being males (UNICEF, 2022). In Zimbabwe, education is divided into two main sectors; basic education and tertiary education. The Ministry of Primary and Secondary Education (MoPSE) is responsible for the provision and running of basic education whilst the Ministry of Higher and Tertiary Education, Science and Technology Development is responsible for tertiary education (UNICEF, 2022). Basic education comprises fifteen years of schooling beginning at infant level (ECD to grade 2), junior primary (grade 3 to grade 7), and secondary education (from 1 to 4 then a further two years upon qualifying to proceed to advanced education). After completion of basic education, learners have a choice to proceed to the tertiary level upon qualifying (UNICEF, 2022).

There are 2954 secondary schools in Zimbabwe, which is equivalent to 44% of the total primary schools in the country. These schools are spread across the country's eleven provinces. These provinces have

districts within thus further decentralizing the management and running of education programs (UNICEF, 2022).

One of Zimbabwe's Millennium Development Goals (MDG) is to achieve universal education for all students. This goal was not achieved as of 2015 due to a public health crisis, economic downturn, and inability to afford costs associated with education. Zimbabwe is currently working toward achieving the Sustainable Development Goal (SDG) of providing universal and free education to all students by 2030 (UNICEF, 2021).

The primary sources of funding for secondary education are state monies, private school funding, and international aid (Chikoko & Mthembu, 2020). Public funds are sums of money that the government receives; these are primarily derived from tax income. Financing from other nations or international organizations is known as foreign aid. Financing education through private partnerships and household income inside a nation is known as private education funding (Chikoko & Mthembu, 2020). Elujekwute, Okigbo, and Elujekwute (2021) state-run educational institutions receive their principal funding for basic education from the government.

In Zimbabwe, the government provides funding for teaching staff salaries in addition to levies for students who are deemed vulnerable through the Basic Education Assistance Model (BEAM) (Chikoko & Mthembu, 2020). The government established BEAM to support disadvantaged children and orphans in the community. Government grants and cash for infrastructure development are also given to schools; however, teacher salaries in church-owned or local authority schools are covered by the government. In Zimbabwe, parents are responsible for paying their children's school fees. Schools and school development committees oversee all school finances, including levies, donations, and government funding (Chikoko & Mthembu, 2020). Additionally, communities, churches, and other diverse organizations give money to schools in the form of gifts, supplies, or resources. Non-Governmental Organizations (NGOs) and donors such as the United States Agency for International Development (USAID), the United Nations Children's Fund, and the Campaign for Female Education (CAMFED) provide external aid to Zimbabwe (UNICEF)

Donor funds have been in existence since 2000 to support underprivileged and vulnerable children, who are primarily located in rural areas. The funds are used to pay for levies or infrastructure improvements (UNICEF, 2019). There are irregularities in the availability of government subsidies as well as in the intervals between the times when schools apply for and receive funding. The majority of parents find it challenging to contribute to the cost of education in schools due to the nation's current economic circumstances. Hurungwe's schools are financed by a number of partners, although the issue of insufficient funding—particularly for secondary schools—remains. To augment school revenue, the government, through the MoPSE, has encouraged schools to start income-generating projects (IGPs) (MoPSE, 2017). It is anticipated that these projects will assist schools in earning more money, which may be utilized for a variety of purposes, such as supporting conferences, workshops, and infrastructural upgrades. Participating in IGPs will help schools switch from traditional to sustainable funding sources. The primary topics of this essay will be the reasons for secondary school budget shortages as well as how these issues affect secondary education standards in Zimbabwe.

1.1 Research Objectives

This study sought to identify the causes of inadequate funding as well as to find out the effects of underfunding on the quality of education in secondary schools in Hurungwe District, Zimbabwe.

2. Literature Review

The human capital theory serves as the foundation for this study's explanation of how secondary education spending affects the caliber of education delivered. According to the argument, investing in human development benefits society and people economically (Becker, 1994). A population that has received an education is more likely to be productive because it fosters the development of cognitive talents, knowledge, and skills, which makes workers more effective and productive (Becker, 1994). According to the theory, education should be supported by the state since the benefits of education for

one individual do not lessen those of another (Becker, 1994). The initial concentration of governmental funding is typically on building roads, railroads, water supplies, and sanitary facilities. Subsequently, as the economy expands, public investments shift to support human capital expenditures that prioritize social welfare, health, and education (Becker, 1994). Bowen (1943) goes on to say that as social goods are beneficial to the entire society, the community as a whole, not just the state, should be responsible for paying for them. Community members' taxes ought to support the production of social benefits. Since education makes people happy and serves as a foundation for social and economic change, it is also regarded as a capital and consumer good (Becker, 1994). Education is seen as a way to increase human capital investment, which is essential for economic expansion and development. According to Becker (1994), those who make more money can devote more of their resources to both the amount and quality of their education. Building on this notion, Dustmann and Micklewright (2021) suggested that children from low-income families may be forced into the workforce to assist with family finances because of a lack of resources. This could subsequently have a detrimental impact on their education because some may decide to stop attending school altogether or give up on education in favor of working and earning money. Thus, it is necessary for the government to step in and provide affordable, high-quality education to keep kids in school, especially those from low-income households (Dustmann & Micklewright, 2021).

As per Kooli and Muftah (2020), proponents of the human capital theory contend that investing in people via training and education expenses yields favorable outcomes that benefit both the person and the community in the long term. According to the hypothesis, household education spending and increased public and private sector access to educational institutions have an impact on the quality and outcomes of education (Kooli & Muftah, 2020). The human capital hypothesis emphasizes that a number of factors, such as personal qualities and income level, influence family investments (Sánchez & Sbrana, 2019). The demand for education by households and the economy at large is largely determined by income. The capacity of the individual and the community to organize or gather resources determines how much money is spent on education (Kooli & Muftah, 2020). The capacity to invest in education is increased when households and society have financial skills or competencies, which allows for the exploration of diverse avenues for resource mobilization. Improvements in financial development benefit people and businesses, which increases tax money that the government collects and uses (Kooli & Muftah, 2020). According to Sehrawat and Giri (2024), a healthy financial system more effectively allocates resources for investments in welfare, health care, and education.

According to Kushebayev and Nygymetov (2022), higher government funding for secondary education will result in better educational standards as well. According to Adebayo, Ntokozo, and Grace (2020), wealthy schools in South Africa typically outperform less affluent ones in terms of performance. They also point out that student performance is significantly impacted by the availability of educational materials (Adebayo et al., 2020).

A variety of metrics are used to assess the quality of education, including the teacher-pupil ratio, enrollment rates, dropout rates, and student performance (Adebayo et al., 2020). Nonetheless, enrollment rates and the teacher-to-pupil ratio are the most often utilized standard metrics in the literature. This is because the other solutions are not acceptable to everyone. Grimshaw (2020) notes that there is a clear correlation between school financing and student accomplishments. Students' academic performance increases when schools receive adequate funding. According to Grimshaw (2020), increased financing enables schools to hire more skilled teachers and establish a secure work climate that supports excellent student performance. Large class numbers, fewer advanced classes, a dearth of resources, inexperienced teachers, and occasionally no teachers at all are all linked to underfunded schools (Grimshaw, 2020). Insufficient funding for schools results in learners not just failing academically now but also losing out on future opportunities for success (Grimshaw, 2020). Ohia (2018) states that low or declining enrolment, a decline in learning motivation, poorer academic performance, fewer test scores, and an increase in stress are all consequences of inadequate funding for schools. Inadequate funding limits learners' prospects and overall performance since it prevents them from accessing high-quality learning resources, particularly in remote locations (Ohia, 2018). Ohia (2018) comes to the conclusion that financial issues must be resolved in order for quality to increase.

According to Schlaffer and Burge (2023) research, increased capital expenditure or financing improves student achievement in education in the United States. They do point out that not every pupil gains from better facilities. Additional research indicates that depending on the learners' pre-existing achievement level, improved educational amenities have different benefits on them (Schlaffer & Burge, 2023). Students who perform worse will benefit from additional facilities more than anyone else. According to Bui, Nguyen, Nguyen, Nguyen, and Pham (2020), state subsidies for educational expenses have a favorable effect on student enrollment. The number of students who enroll in school rises when they obtain extra funding or a reduction in fees. Increasing educational investments fosters equality between boys and girls in terms of obtaining an education, which is a significant gender issue, especially in emerging economies, according to Ansong, Renwick, Okumu, Ansong, and Wabwire (2018). According to Boateng (2024), policy delays in the disbursement of funds will have a negative effect on learners' performance, even though there is a significant association between educational funding and learners' outcomes.

According to Adebayo et al. (2020), educational resources have a big influence on how well students achieve. In contrast to other elements like student drive for success, responsibility, and school administration, the degree is not as great. Consequently, Adebayo et al. (2020) draw the conclusion that financing for education cannot solve educational outcomes by itself.

Although GDP and education spending have a positive link, there is no long-term relationship to be noted in the same era, according to a study on investment in education and economic growth in Nigeria (Obi & Obi, 2024). According to Musah, Aawaar, and Musah (2024), there is a positive correlation between government spending on education and economic growth, but the results of investing in education vary depending on the degree of education, and the amount spent on education also affects the results that are obtained. According to Musah et al. (2024), there are discrepancies in the short- and long-term between the findings of secondary school research on educational spending and student outcomes. Short-term results indicate positive coefficients, suggesting that higher public education spending lowers the teacher-pupil ratio (Farayibi & Folarin, 2021). These results run counter to the studies conducted by Farayibi and Folarin (2021) as well as the human capital theory. On the other hand, long-term results show a negative coefficient and are consistent with the findings of Farayibi and Folarin (2021) as well as the human capital hypothesis. These findings show that increasing educational spending gradually raises secondary school standards by reducing the teacher-to-pupil ratio. Although a number of researches on the relationship between student outcomes and education funding have been conducted, most of them do not distinguish between the short- and long-term effects, claim Musah et al. (2024). In their analysis, Musah et al. (2024) arrive at the conclusion that financing for public education enhances academic results throughout the long and short terms.

2.1 Empirical Review

In order to identify the most effective policies and initiatives for boosting equity, access, and student retention in secondary education, Mutigwa (2018) conducted an evaluation of Zimbabwe's secondary school financial environment. The study used a mixed methods approach to examine secondary education finance choices in detail and provide more effective ways for Zimbabweans to pay for secondary education. The Manicaland Province of Zimbabwe's three administrative districts served as the study's locations. In Zimbabwe's secondary schools, problems with access, retention, and fairness remain unresolved even though the government may offer safety nets. According to the "Education for All" policy, the government must make sure that each and every student receives a basic education. The study suggested a number of funding methods, such as the tax incentive and education levy funding models. The government should not intervene with those who can charge exorbitant fees; instead, those who can afford to pay for their children's education should be allowed to do so. Because they are both sustainable, the tax incentive and school levy solutions come highly recommended.

The number of pupils enrolled has expanded more quickly than the amount of accessible classroom space, according to a study by Oparinde, Atolagbe, and Umaru (2018) on revenue-generating tactics and school plant development. Employing a descriptive correlation research design, the study investigated internal revenue-generating tactics that higher education institutions might apply to boost

funding. There was a substantial correlation found between plant development and internal revenue-generating tactics. The results of the study showed that Osun State, Nigerian institutions supplemented government support by producing income in a number of ways. The study's conclusions suggest that educational institutions should pursue resources more aggressively and entrepreneurially despite the limitations of government support.

According to Peregrino, Javillonar, Caballes, Necio, and Ramirez (2022)'s study, which sought to understand how the Learning Continuity Plan (LCP) was implemented in schools in the Province of Palawan, Philippines, schools could remain resilient during times of crisis and education could continue in the face of difficulties. Using an interview guide, the study employed both quantitative and qualitative research methodologies to gather the necessary data from twenty public schools located in the Province of Palawan. The study's findings indicate that the schools' LCP is still in the early phases of implementation since certain issues need to be resolved. These arrears include finance, institutional compliance, and stakeholder collaboration—all of which are critical to the efficient operation of LCP.
A study on financial resource management was conducted at public secondary schools in Kinondoni Municipality, Tanzania, by Nachinguru and Mwila (2023). Examining the difficulties school administrators encounter in handling their financial resources was the goal of the study. With a sample of thirty-nine respondents, the study used a contemporaneous transformational research design and a mixed research approach method. Data were gathered by questionnaires, document analysis, and interviews. The study's conclusions highlight problems including political influence and corruption, as well as the poor degree of financial resource control that school administrators demonstrated. All things considered, the study concluded that better financial resource management and maximizing the advantages of these resources are necessary for schools to operate efficiently. School heads were also urged to possess a thorough understanding of all financial resource management techniques and protocols.

Investigating the educational experiences and contexts of rural youth, their school grades, and their educational aspirations was the goal of Miranda and Rodriguez (2022)'s study on the contexts of educational aspirations and school grades of rural kids in Minnesota, America. The study employed multilevel modeling to investigate the contextual elements that are linked to academic performance and career goals. According to the study, kids from rural schools often had slightly lower school grades and significantly lower college aspirations than students from urban schools. Higher school grades and educational goals were found to be correlated with developmental social and emotional abilities such as commitment to study, indicating the importance of social and emotional learning for both rural and urban children.

2.2 Causes of Underfunding

In Zimbabwe, funding for education is mostly provided by government budgetary allotments, developmental assistance, and humanitarian help (Changamire, 2017). The amount of funding has kept declining, which has a detrimental impact on the standard of education that is delivered (Changamire, 2017). Schools are facing severe financial limitations as a result of declining donor financing over the previous few years and a drop in government funds allocated for secondary education. BEAM monies frequently do not reach schools when needed or requested since the application documentation must be properly validated before funds are available. Errors frequently occur, such as incorrect bank account information for the school and total fee amounts relative to the number of students receiving assistance. When funding does eventually materialize during a period of severe inflation, its purchasing power is diminished, and schools do not receive the benefit of the intended value or amount of fees paid (Maushe, 2014). Budgetary allotments for education have decreased dramatically, averaging US$412 million during the four-year period from 2017 to 2020 as opposed to US$832 million from 2013 to 2016 (UNICEF, 2021). Over ninety percent of the budget is still spent on wages, which means that approximately three and a half million students in 8,000 schools receive less than US$1.27 every term. The actual allocation left for non-wage expenditure is thus inadequate annually to cater for all education expenditures (UNICEF, 2021). Table 1 shows the national budget allocation for secondary education from the total education budget allocation for the year 2016 to 2022.

Table 1. The national budget allocation for secondary education

YEAR	2016	2017	2018	2019	2020	2021	2022
Secondary Education	275.12	269.79	306.76	377.87	133.44	191.8	205.80
TOTAL	810.43	803.77	906.59	906.59	530.32	674.9	670.65

Source: Owner's compilation of 2016-2022 National Budget Statements

In 2022, the budget for secondary education saw a slight increase. This rise is mostly attributable to an increase in government funding for costs related to reducing the impacts of COVID-19 (Ncube, 2022). Schools are also required to adjust and make modifications in order to comply with the World Health Organization's (WHO) safety regulations. In order to support teaching and learning, the government bought radios and upgraded school facilities. This was necessary because smaller class sizes necessitated better physical learning environments (veritaszim.net, 2022). In addition, the government bought personal protective equipment for schools to use during the COVID-19 pandemic (Ncube, 2022). During the year, girls enrolled in secondary schools also purchased sanitary ware. Even though the budget looks to be increasing nominally, in actuality, the budget's high employment and education costs are squeezing out other budgetary items (veritaszim.net, 2022).

This consequently implies that parents and other stakeholders bear the majority of the financial burden for schools, as the government may only contribute a very small amount (UNICEF, 2021). The country's harsh economic climate in the wake of the 2019 severe drought, hurricane Idai, and the COVID-19 epidemic have significantly impacted parents' capacity to pay child taxes (UNICEF, 2019). Zimbabwe is primarily an agricultural nation, and Hurungwe in particular depends significantly on agriculture for its economic well-being. Most farmers in the district are not reaping significant harvests due to the recent shift in the climate. When combined with tobacco, maize, and horticultural produce's negative market pricing, the profits are far lower than anticipated (Changamire, 2017). Some school administrators' poor financial management is another factor contributing to insufficient funding (Thenga, 2022). This has an impact on how smoothly school operations operate since money could be misused or data could disappear.

2.3 Effects of Underfunding on the Quality of Education

2.3.1 Secondary school dropout rate

After completing basic education, students in Zimbabwe might continue on to secondary education. Paying for development, uniforms, buildings, and sports levies is expected of learners (Chikoko & Mthembu, 2020). When secondary school first starts, some students are able to pay these costs; but, when levies grow in the next term or years, some parents are unable to continue paying these levies (Hurungwe, 2023). Some students would then have to leave school in this situation. Research by Kayonda, Lombo, Lombo, and Viviar (2021) has demonstrated that one of the causes of the high secondary school dropout rates is not being able to pay school fees. Even if the government uses BEAM to pay school fees, students still need to furnish their own supplies for things like uniforms and stationery.

2.3.2 Inadequate resources

The resources that are available in classrooms have a big impact on how well students teach and learn (Maffea, 2020). There are not enough resources available to schools to buy enough pertinent texts, enough furnishings, or money to build infrastructure (Baker, 2012). According to Kayonda et al., (2021), financing and educational quality are related. When schools are funded, they may hire more instructors, provide staff development opportunities, and lower class sizes by having access to technology (Kayonda et al., 2021) With most Hurungwe schools lacking more than three instructors, the majority of secondary schools in Zimbabwe are severely understaffed (Mavima, 2022). This influences the learning and pass rates of the students. Schools are encouraged to hire additional teachers on the SDC payroll in an effort to lessen the effects of staffing shortages (Chikoko & Mthembu, 2020). It is more difficult to recruit additional teachers when funds are already scarce. Schools that are able to hire more instructors run the danger of staffing their classrooms with underqualified teachers, which would lower the standard of instruction (Maffea, 2020). There is a severe staff shortage in those who cannot afford to hire more teachers, which jeopardizes the quality of instruction and learning.

2.3.3 Low secondary school/ O'Level pass rate

Even though there are a number of elements that affect the pass rate, when resources and funding are scarce, the outcomes are typically subpar (Adebayo et al., 2020). According to Kushebayev and Nygymetov (2022), students' academic performance suffers when there are insufficient resources available. It's possible that schools lack the necessary textbooks and funding for topic workshops that would help teachers update or refresh their knowledge. The national pass rate is simply one success indicator recognized under the new, competency-based curriculum; other success indicators include student performance in athletics and art festivals (MoPSE, 2017). The financing needed to support students' participation in sports and the arts is now insufficient.

2.3.4 High teacher-pupil ratio

The student-teacher ratio, as defined by Kalemba (2022), is the number of students for each instructor in a school. Lesser student-teacher ratios frequently lead to more individualized and encouraging learning settings (Kalemba, 2022). A low ratio typically results in better educational outcomes since it allows for greater one-on-one interaction between the teacher and students, which facilitates the provision of constructive criticism and the advancement of efficient teaching and learning (Koc & Celik, 2015). In addition, a lower rate indicates a lighter workload for the teacher than a larger rate (Kalemba, 2022). According to Koc and Celik (2015), a high rate also translates into less one-on-one student interactions and more administrative work, such as preparing and grading assignments and test results. Less student-to-teacher ratios are important, particularly for underprivileged kids and pupils with impairments (Kalemba, 2022). In order to improve student performance, Koc and Celik (2015) contend that hiring additional teachers will reduce the number of pupils per teacher. According to Kalemba (2022), there is less room for movement in the classroom and instructors struggle to mark assignments and keep order when there are more than 45–50 students per teacher.

2.3.5 Low rate of affiliation payments

Schools are required to pay membership dues to the National Association of Secondary Heads (NASH), circuit, cluster, and Better Schools Program in Zimbabwe (BSPZ) (MoPSE, 2017). It is anticipated that these connections will facilitate the seamless operation of several school initiatives at the cluster, circuit, and district levels (Hurungwe, 2022).

2.4 Study Area

The study was carried out in Zimbabwe's Mashonaland West Province's Hurungwe District. Mashonaland West province is one of the eleven provinces in Zimbabwe and is divided into six districts, one of which is Hurungwe. Hurungwe is the largest district in the province in terms of physical area, influx of people into the province, and population numbers. There are 100 secondary schools in Hurungwe district. It is located in Zimbabwe's northwest part of the country.

3. Methodology

This study adopts pragmatic viewpoints, in which research begins with a problem—in this case, insufficient funding in secondary schools—and attempts to provide workable solutions that guide future procedures. A triangulation of primary and secondary collection methods is the data-gathering strategy investigated for this project. Questionnaires were given to each of the 100 secondary school heads in the Hurungwe District in order to gather quantitative data. Using the Krejcie and Morgan sample size determination table, a sample of eighty people was chosen. Since the researcher is employed at one of the district's schools, convenience sampling was chosen for the study; a "colleague" technique was found to be the most effective. Surveys with open-ended questions were given out to find out why funding was insufficient. Reading and examining the contents of books, articles, journals, newspapers, and reports on education funding provided the study with qualitative data. With SPSS, quantitative data was analyzed (version 28). The Hurungwe District education offices provided reports that contained details, especially about financing problems in each of the 100 Hurungwe secondary schools that were used in the study. In order to find recurring themes and trends, reports were analyzed and common motifs related to the quantitative components were found.

4. Results and Discussions

For the sample of 80 school heads chosen for the questionnaire distribution, the response rate was 73.

4.1 Descriptive statistics on the sufficiency of financial resources

The purpose of the study was to determine whether school operations had enough financial resources. From the reports that were analyzed, five main themes emerged. These included the school's student-to-book ratio, its involvement in extracurricular activities, the teacher shortage, its workshop participation, and the payment of affiliation costs. The themes were presented in a table as presented in Table 2.

Table 2. Themes on sufficiency of financial resources in secondary schools

Themes	**Number of schools**
Student book ratio increased	70
Failed to participate in extracurricular activities	61
Shortage of teachers	72
High Teacher-pupil ratio	70
Schools missed workshops	65
Failed to pay affiliations in full	69

According to sources, there has been a rise in the student-to-book ratio in secondary schools, with many students now sharing a single textbook on a frequent basis—70%. Reports from sixty-one schools stated that they did not engage in extracurricular activities. Additionally, a number of schools demonstrate that they were unable to pay their affiliation fees in full, with a frequency of 69. The subject of teacher scarcity was detected with the most frequency, suggesting that there was a teacher shortage in nearly all secondary schools within the district.

The respondents were asked whether their funds were sufficient to meet their daily needs at school. Table 3 shows responses given on the sufficiency of funds in secondary schools.

Table 3. Descriptive Statistics on the use of funds in schools

	N	Minimum	Maximum	Mean	Mean response	Std. Deviation
The school was able to participate in all regional workshops	73	1	2	1.62	No	.220
Student book ratio improved	73	1	2	1.72	No	.312
Learners are motivated	73	1	2	1.11	Yes	.121
The school was able to participate in all extracurricular activities	73	1	2	1.78	No	.422
purchase of personal protective equipment	73	1	2	1.41	Yes	.187
Overall	**73**			**1.58**	**No**	**.268**
Valid N (listwise)	73					

In light of this, five questions were posed, and two of them—that is, "learners are motivated" and "protective equipment was purchased"—had mean scores of 1.11 and 1.41, respectively. These results suggest that the school had sufficient funding to ensure that students were happy and that protective equipment was purchased. Nonetheless, non-zero standard deviations of 0.187 and 0.121 indicate that it's possible that some respondents didn't agree with the questions. Three elements, with mean ratings of 1.62, 1.72, and 1.78 respectively, were the school's ability to engage in all regional workshops, the student-book ratio improved, and the school took part in all extracurricular activities. The average respondents' opinion was that the school could not carry out the programs because they lacked sufficient

resources, as indicated by the mean scores and the "no" mean response. On the other hand, the non-zero standard deviations suggest that some respondents might have had different opinions.

Frequently, BEAM funds are not received when requested or in a timely manner. This is consistent with a 2019 study by Maushe (2014) that found that BEAM funds frequently arrive after schools apply for them. Funds were provided to the district's secondary schools in 2022 for the first term of instruction, which took place in December when classes were stopped (Mavima, 2022). The amount of money that donors like CAMFED and Capernaum Trust provide secondary schools with is decreasing year, with some schools having fewer than three students at the end of 2022 compared to more than twenty students in prior years (Hurungwe, 2022). The conclusions of Changamire (2017), who observes that donor and humanitarian support has been declining recently, are supported by the reduction in donor money. Even though SIG monies are received by the majority of secondary schools, these funds are spending-specific because there are some products that can be purchased with the funds and some that cannot (UNICEF, 2021). This implies that in order for schools to use the funding, they must follow certain guidelines. Additionally, schools have been receiving fewer SIG monies each year. This is consistent with research from UNICEF (2021) and Changamire (2017), which show a decrease in donor contributions. Some schools reported that insufficient finance prevented them from carrying out their operations to the fullest.

The utilization and administration of monies obtained by secondary schools are adversely affected in certain schools by the incompetence of their administrators in financial management. Some schools lack appropriate record-keeping, procurement, and receipting practices; as a result, they are unable to accurately track their finances and any outstanding balances from government or parent-levied monies. Thenga (2022) supports this by pointing out how improper financial management might impact school funding. The majority of Hurungwe's schools are located in rural or low-income regions, where children cannot afford the expensive expense of education. While levies provide for a sizable amount of secondary school finance, their payment rate has historically been poor (Hurungwe, 2022). Even though it is a result of underfunding, the high secondary school dropout rate also feeds back into underfunding and reduces the amount of money available to schools. The quantity of levies the school needs to collect drops when there are more dropouts because fewer students are enrolled. The inability of parents to pay taxes for their children has been significantly impacted by the unfavorable economic situation, climate change, and COVID-19. Finding and paying for charges for their children presents difficulties for parents. This outcome is consistent with Changamire (2017)’s claim that parents' income and consequently their capacity to pay taxes have been impacted by the harsh economic climate. The human capital theory states that household and societal demand for education is significantly influenced by money.

4.2 Effects of these financial inadequacies on the quality of education in secondary schools

This study concentrated on the dropout rate, insufficient teaching and learning resources, low pass rate, student-book ratio, high teacher-pupil ratio, teacher shortage, and low rate of affiliation payments by secondary schools as indicators of the quality of education among the many effects of financial inadequacies on education. The majority of secondary school dropouts, according to records kept at the Hurungwe District offices, are caused by parents who are unable to pay levies or fulfill other non-levy school needs, such as uniforms and stationery. One explanation for the observed secondary school dropout rates is the human capital theory. The notion states that children from low-income communities may be coerced into the workforce in order to support their family's financial needs, according to Dustmann and Micklewright (2021). Changamire (2017) provides more support for this claim, stating that parents' ability to pay for their children's education has decreased due to difficulties arising from the unfavorable economic conditions the nation is currently experiencing. Students may choose to leave school in order to work and earn money. The state is urged to intervene and support students who leave school early to support their families financially.

The study's conclusions show that students are driven to learn. This finding runs counter to Ohia (2018)’s assertion that pupils are less motivated to learn in underfunded institutions. That paradoxical outcome could be the consequence of additional causes or reasons.

Hurungwe's majority of schools lack sufficient supplies, such as textbooks, teaching staff, furniture, and suitable classrooms (Hurungwe, 2023). The results are in line with those of Grimshaw (2020), who notes that teachers in underprivileged schools are occasionally hired with less expertise—or, in some cases, no experience at all—for particular courses. The findings show that there is a teacher shortage in 72 of the 73 respondents. The state's allotment for education does not meet the demand for more educators in classrooms. The results corroborate the claim made by Grimshaw (2020) that more money enables the state or other entities to hire more qualified teachers and pay their salaries. Positive student outcomes are promoted by an atmosphere in which teachers are readily available and of high quality, which facilitates successful teaching and learning. Funding for schools would enable them to hire more instructors, lessening the impact of a teacher shortage on the standard of instruction delivered.

Maffea (2020), who observes that when resources are scarce, education quality suffers, supports the findings. When compared to other districts around the nation, the district's O'Level pass rate is typically extremely low. The results of the poor performance are consistent with Ohia (2018)'s findings, which indicate that test scores are lowered and certain subjects do poorly due to a lack of financing. Participation in learning area workshops is still low in the district as some schools fail to send teachers to these refresher workshops. Findings note that some secondary schools are failing to send their teachers to subject or learning area workshops because they do not have the ability to finance their teachers. Kooli and Muftah (2020) argue that the human capital theory points out that, investing in learners by spending on education as well as conducting training, leads to positive effects for the society as a whole. Schools need to have adequate funding to allow for training by teachers thus improving them and thus positively impacting the learners that they teach.

Hurungwe, several schools continue to struggle to send students to artistic and athletic festivals, which lowers the district's nonacademic pass rate (2022). According to research, 70 schools reported having high teacher-to-pupil ratios. Kalemba (2022) and Koc and Celik (2015), who note that large class sizes lower students' academic production, corroborate these findings. One possible explanation for the high teacher-pupil ratio in the district's secondary schools is the teacher shortage within the district.

Due to financial difficulties faced by the majority of secondary schools, the district's affiliation payment rate is approximately 40% (Hurungwe, 2023). The majority of schools reported an increase in the student-to-book ratio, which indicates that more students are now sharing textbooks. There is a significant correlation between increased government funding for secondary schools and improved educational quality. The study's findings demonstrate the poor quality of education being delivered, as seen by the high dropout rate, a lack of resources for instruction, low pass rates, and a failure to fulfill operational commitments. These results support the claims made by Kushebayev and Nygymetov (2022) and Adebayo et al. (2020) that wealthy schools outperform less affluent ones in terms of academic performance.

5. Conclusion

The aim of this study was to evaluate how Zimbabwe's secondary school curriculum is affected by underfunding. The primary reasons for underfunding are inadequate secondary education budget allocation, irregular and delayed BEAM payments, declining donor funding, and a poor economic climate that prevents parents from being able to afford their children's levies. The district's secondary school quality suffers as a result of these underfunding factors. Poor pass rates, low affiliation payments, a high school dropout rate, and insufficient teaching and learning resources are all caused by limited funding.

The study comes to the conclusion that the money obtained from the government, charitable groups, and parents is insufficient to support the numerous educational initiatives. This is based on its findings. This therefore has an impact on the standard of secondary education obtained. Both the affiliation payment rate and pass rate are extremely low. The majority of schools lack proper teaching and learning resources, and the secondary school dropout rate is significant.

The researcher encountered challenges obtaining some figures regarding the total funding and expenditures allotted to the sector, as well as the actual amounts paid for certain affiliations, due to the absence of an appropriate system for recording and managing data. The primary focus of the study was on how money influences educational quality, however, the researcher notes that funding cannot solve problems with learner performance on its own. As a result, not all of the current issues facing Zimbabwe's secondary schools in terms of funding and educational quality are taken into consideration by the opinions presented in this study.

5.2 Recommendations

The BEAM model needs to be improved, especially the government's timely distribution of funding to schools. The government ought to endeavor to guarantee optimal transparency in the administration and allocation of financial resources to the education industry. By using entrepreneurial tactics to increase money, schools may be able to implement creative funding structures.

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