



## Assessment of the Effectiveness of Education Fund Disbursements in Tanzania: Experiences from some Government Secondary Schools in Bagamoyo District in Pwani Region

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### Abstract

The main goal of this study is to assess the effectiveness of education funds disbursement for government secondary schools. The study focused on the identification of educational funds in secondary schools, especially on how they are collected and allocated in secondary schools, the monitoring, and the evaluation of effectiveness and the level of satisfaction of education funds in government secondary schools. The study is guided by the following research objectives namely, to analyse the effectiveness of government education funds for government secondary schools in Bagamoyo. To identify other sources of educational funds for government secondary schools, and to investigate the level of satisfaction of education funds in government secondary schools. Four hundred (400) participants were conveniently sampled, and the heads of the schools were interviewed within a period of 4 weeks. After studying the phenomena that were of interest to the study and transcribing the various responses of the participants, the results reveal that the provision of school funds seemed to be effective because it sends funds on time to all schools without any kind of delay. For this reason, it implies that using a direct approach in sending funds to schools is effective since it is time-conscious, guaranteed, and well-trusted by its customers in Bagamoyo district. On the matter of consistency and accuracy of the fund disbursement, the findings proved that the program ensures the same standards throughout the schools visited and that it lacks mistakes or unnecessary errors. The study recommended that, Therefore, for the betterment of the provision of funds disbursement, the following suggestion should be considered relating to the challenges observed. First, the government should train teachers intensively in financial management. Second, all devices used to access appropriate school fund resources should be supplied to schools. Third, the government should supply internet services in rural areas by itself or attract telephone companies to invest in these areas. Fourth, the PO-RALG should follow up on the expenditures and challenges faced by teachers in operating the school financially collect their suggestions, and work on them on time. Last, the PO-RALG should be accountable and responsible for the variations in funds and dates to some months.

**Keywords:** effectiveness of education funds disbursement, secondary education

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### 1. Introduction

In Africa, sub-Saharan countries have witnessed sound growth in secondary school enrolment; however, completion, dropouts, and performance have been challenging due to the inability of households to pay school fees and other related costs (UNESCO, 2020). The coming of CTs was sought as a solution to households' educational expenditure problems triggered by poverty. The study by Kwame *et al.* (2022) in Ghana revealed that poverty among students' households has significantly affected education achievement and cognitive learning skills and ability among students in the short and long run. Chalamila (2021) also asserts that students' enrolments and dropouts in secondary education are immensely triggered by failures to cover school expenses

among poor households. Therefore, children from a poor socioeconomic background are constrained by poverty in accessing secondary school quality education caused of poverty's vicious cycle risks.

In East Africa, in addition to the various poverty alleviation policies and strategies such as CTs in place, the effect of poverty in education, particularly on the learning process, remains one of the major challenges, combined with poverty structural problems (Benjamin, 2016, García & Saavedra, 2022). Thus, poor socioeconomic background among households constrains their ability to supply children's educational needs in both primary and secondary education. CT was introduced to contribute to lowering dropouts and boosting enrolments, attendance, completion, and consequently performance. However, Benjamin (2016) and Temidayo & Awojobi (2020) indicate that despite some progress, East African countries still have a long way to go in achieving the desired quality and enhanced learning process for secondary school students in rural areas.

In Tanzania, in addition to poverty alleviation supporting programs such as CTs in the 2000s, the continuing national and household poverty has led to several changes in the education system policy framework as well as the implementation of strategic plans. The changes aim to enhance access to quality learning in secondary education. These include the Education and Training Policy (1995, 1999, and 2014), the Secondary School Education Development Plan (SEDP), the Education Sector Development Plan – ESDP (1997-2021), and the Free Education Policy (2015). However, these policies did not efficiently enhance student learning processes, particularly in rural secondary schools in the country, due to the prevalence of poverty. The implementation of conditional cash transfers in the education sector has not optimally addressed problems of education learning process achievement in secondary schools. Existing evidence in Tanzania and elsewhere, such as Ethiopia, Malawi, Uganda, and Kenya, indicates that CCT complemented by free education policy has not optimally increased tertiary enrolment, dropouts, attendance, completion, and performance (Lucas & Mbiti, 2012, Zenebe Gebre, 2019; Manea & Naso, 2020; URT, 2017; HakiElimu, 2021).

The key underlying assumption of the introduction of CCT is social assistance in improving human capital attainment by addressing household demand-side constraints (Stampini *et al.*, 2018). This includes the response to global poverty effects on education accessibility and quality learning processes, and different global programs and country governments were initiated. From that perspective, cash transfer (CT) programs are assumed to reduce poverty among poor households in countries. According to the World Bank (2015), CT programs involve unconditional cash transfers (UCT) and conditional cash transfers (CCTs) that offer funds to deprived persons, households, and susceptible groups to help households cope with various shocks, risks, and predicaments. Unconditional (or 'nonconditional') cash transfers (UCTs) delineate a right to a CT that becomes a right for persons with stated features who meet identified qualifying necessities, such as passing a means test. CCTs also stipulate features and qualifications; however, they also entail that the recipient justifies explicit behavioral conditions to endure receiving the grant. CCTs center on children when imposing conditions for children to meet various needs, including education and health needs.

Despite CCT intervention, the problem of ineffectual learning processes among secondary students in poor households continues to increase globally and in Tanzania in particular. UNESCO (2020) indicates that CCT initiatives in response to household poverty have led to amplified enrolment rates with no guarantee of school completion rates due to high absenteeism, dropout rates, and students' poor academic performance (Manea & Naso, 2020). Thus, educational learning process outcomes among children in poor households continue to persist in many poor countries, affecting enrolment rates, attendance (dropouts), completion rates, and academic performance (Tansil, 2020). According to King (2011), the remote environment and high cost of sending a child to school, poverty, and culture are among the hindrances to students' effective learning process attainability. This threatens children's access to the fundamental right of access to quality education based on the Convention on the Rights of the Children in 1989 in the majority of developing countries.

In Tanzania, conditional cash transfers (CCTs) were introduced in the 2000s under TASAF programs. The trial programs of CCT comprise Community Based-Conditional Cash Transfer (CB-CCT) initially implemented from 2010 to 2013 to back up the Productive Social Safety Net (PSSN) scale-up (World Bank, 2016). The government of Tanzania also scaled up the CCT program for the entire country in 2015. Since then, CCT programs have been employed to support poor households' children's education supply needs. However, their effects in enhancing learning processes are indeterminate in many district councils in Tanzania.

Despite the programs being multifaceted in their execution, the literature on the effects of CCT programs shows unspecified collective improvement in access to school enrolment, dropouts, and completion (World Bank, 2018, UN, 2017). Principally, CCT is reflected as an efficient mode for enhancing poor households' children's learning process outcomes. However, scant if not no studies have been conducted on the effects of CCTs on children's learning process outcomes on enrolment rates, dropout rates, completion, and academic performance at the Chalinze council. This study intends to assess its effects on the Chalinze Council in terms of enrolment rates, dropout rates, completion, and academic performance

According to Grin, before independence, the colonial government, in collaboration with nongovernment organizations (NGOs), provided some social services, including education. After independence, the government committed to providing free education at all levels as a social service. However, it increasingly became apparent that after independence, the government did not have enough resources to continue financing free education; therefore, the reintroduction of school fees and direct costs in secondary schools and the subsequent liberalization of the establishment and management of schools occurred (URT, 1995).

For most developed and less developed countries, the sources of education revenue invariably involve a combination of public and private financing sources. There are various sources of education revenue, including fiscal sources; user charges, including various forms of cost recovery and cost sharing sources; and student and various forms of community contributions. Overall, there are international organizations that, in one way or another, play a great role in conducting research and providing funds for education to improve development in communities. (Galabawa, 2007).

According to Africabyt.com (2018), there are major educational challenges that in one way or another hinder secondary school education development, including the following:

- i) Lack of sufficient facilities for sports activities: This is the core factor, as the brain needs refreshment and students need to be involved in sports activities to be ready to acquire enough knowledge and cultural and social norms in Tanzania. Early marriages and early pregnancy are not acceptable in our culture, as teachers and students should respect each other and the entire community should guide and lead students to stick to studies only.
- ii) Old-fashioned System of Teaching: A variety of teaching methods is needed, especially learner-centered methods that involve learners' participation for them to be able to remember to innovate the lesson.
- iii) Inadequacy of Academic Materials: Laboratory resources should be able to make all learners participate fully in a particular class, such as textbooks, classrooms, latrines, dormitories, and many others, which should cater to students' needs, for instance, cases of overcrowded classrooms and poor infrastructural facilities in which electricity, water, and sanitary measures are available.

These challenges call for the need for sufficient funds to eliminate them. It also shows a serious gap in that more studies should be called for to cater to the challenges in finance education. (www.africabyt.com, 2018)

Little has been written about education finance; for example, some data given online, Daily News of 19.08.2020 written by *Lydia Shekighenda*, has reviewed that in this financial year, the government was implementing a special project aimed at improving the quality of secondary education and addressing the challenges born out of increased student enrolment. This is due to the implementation of a fee-free education policy, which has increased the number of children joining secondary education across the country. The number of students all over the country has increased and caused overcrowding.

According to the Ministry of Education, Science, and Technology, between 2015 and 2020, secondary enrolment increased from 1.8 (2015) million to 2.2 million (2018), whereby the secondary age population is estimated to double to 4.1 million by 2024. A statement from the Ministry of Education, Science, and Technology official, Dr. Leonard Akwilapo, said that in addition to increasing access to secondary education, the project provided a responsive learning environment for girls and improved the completion of quality secondary education for girls and boys (online Daily News, 2020/08/19).

The World Bank and The United Republic of Tanzania debate fact sheets, as secondary school enrollment has increased rapidly over time, and the number of children who were unable to start secondary education due to a lack of space over the past two years is 300,000. Additionally, the number of children who drop out of lower secondary school is 60,000, half of whom are girls, per year. The number of girls who drop out of school due to pregnancy per year is 5,500. Meanwhile, the total World Bank financing for SEQUIP to benefit 6.5 million students, half of whom are girls (over 50%), is \$500 million (www.worldbank.org, 2020/03/31). This shows that out of government education

fund disbursements, there are other sources of funds that complement the need for education.

According to the Tanzanian government and UNICEF, education is one of six priority sectors for state budgeting in Tanzania. At 16.3 percent, it receives the lion's share of the total budget. However, this does not yet meet the 20 percent minimum set by the Global Partnership for Education. Allocations to the education sector doubled between the financial year 2011/12 and the financial year 2015/16.

The government is committed to self-financing investments in education, with the share of actual domestic resources devoted to capital spending increasing from 26 percent in the financial year 2011/12 to 85 percent in the financial year 2014/15. Basic education absorbs over half of the education sector budget. Allocations to this sector are expected to increase from the financial year 2016/17 due to the fee-free basic education policy, which includes pre-primary, primary, and lower-secondary education policies (www.unicef.org, 2018/10).

Many countries in the world are committed to the implementation of sustainable development goals. Within these goals, education has been a major concern of United Nations member countries, including Tanzania. It is the commitment of United Nations members to ensure an available skilled, competent, and educated workforce to champion their socioeconomic development, therefore making the world more secure, sustainable, and interdependent (Becker & Becker, 2017).

Evidence on the effects of education on development is widely reviewed (World Bank, 1995; Psacharopoulos, 2001). The findings of these reviews generally support the positive impact of educational investment on development. As primary schooling becomes more universal, the focus is shifting to the exploration of the benefits of secondary schooling. Lewin (1994), in his analysis of financing secondary education, states that in many developing countries, the problem of financing secondary schools is acute. Participation rates remain low and are not growing in most countries. Where they are smallest, costs at the secondary level are often high and are unsustainable if participation is to be increased.

In their study, Baird, Ferreira, Özler, and Woolcock (2014) found that CCTs conditionality outcome in student plummeting dropouts by increasing attendance by 80 percent. This reflects stronger educational performance and higher future productivity. Furthermore, according to Hanlon, Barrientos, and Hulme (2010), the provision of CCT funds is likely to increase household disposable income and spending on activities that are beneficial for children's learning, such as food, books, and other school supplies. Similarly, such additional income was expected to reduce the pressure for eligible children to engage in child labor, therefore spending more time on school-related activities (Garcia and Saavedra, 2017). Finally, the value that the CCT programs place on the education earning process can be transferred to households in improving their attitude towards the importance of investing in their children's education. Thus, CCT child beneficiaries supported attending classes reducing dropouts, and studying harder, which increases their performance.

In response to hurdles to obtaining access to education and poor outcomes, the United Republic of Tanzania (URT) government took several measures in responding to this poor children's learning process. These included fee elimination, Education and Training Policy review, ESDP, and

establishment of the Primary Education Development Programmes (PEDP) (Baird, Ferreira, Ozler, & Woolcock, 2013). However, despite these measures in place, they are not ensuring children's education learning process effectiveness due to prevalent poverty among countless households in the country. This was complemented by the introduction of CCTs as a pervasive social protection tool in improving children's enrolments and attendance and enhancing performance and completion through cash support. However, it is still uncertain whether CCTs for poor households support their student education learning process needs and strengthen households' ability to pay for education costs. This is also supported by Stampini & Tornarolli (2018), who argued that CCTs are complex programs, while eligibility decisions are typically prepared and completed by officials who determine their ending shape and size. Therefore, the program officials are the ones who decide how much to pay households, in what way and when to pay them, what abided conditions for compliance should be, and who is qualified to get.

The compliance level of educational conditionality among CCTs beneficiaries has been a growing problem retarding the effort of building human capital development through the learning process, especially in secondary education. According to the World Bank (2018), poor households' complaints about CCT conditions can largely influence their marginal cost of investing in their children's human capital investment. For many years, one of the main problems in CCT provision towards the enhanced learning process is compliance with educational conditionality among CCT beneficiaries. This has been a global growing problem that results in ineffective secondary student learning process outcomes in implemented CCTs. Masunzu (2014) conducted a study to examine society's poverty alleviation strategy and compliance with conditional cash transfers (CCTs) using a qualitative research design. The study findings indicated that recipients of CCTs highly complied with programs that enabled poor households to enroll children in school and afford medical bills.

In Malawi, a survey conducted by Bairds, McIntosh, and Ozler (2009) revealed that the country had introduced CCT programs for supporting secondary school students in enrolment, attendance, and completion. However, it was observed that noncompliance with the conditions was a primary challenge for program success. The cash disbursements done to female households are established to be not bumped for enhancing education learning process purposes. As a result, CCTs had no significant effect on increasing enrolment, reducing dropouts, or completing scholars after one year of operation.

In Sub-Saharan countries, the World Bank (2018) revealed that compliance with CCT conditions was a challenge among beneficiary households. This affected the enrolment of poor household children, their attendance, and completion of both primary and secondary school. Although governments in Sub-Saharan countries have made visible efforts to escalate enrolment rates in secondary education, dropouts, attendance, and completion rates remain challenging issues. This reflects that the role of CCT programs in empowering recipients' households to enroll, dropout reduction and performance enhancement has a long way to go, as children still face poor learning process challenges.

## 1.2 Statement of the problem

Tanzania is in a transition period where free education for all government secondary schools has brought out some challenges, such as overcrowding for the number of students who graduate for secondary education increases yearly, inadequate infrastructure, curriculum material, teachers for science subjects, learning material, electricity, water availability, and many others. All these challenges can be overcome by the provision of, among other things, sufficient educational financial funds. There is an increase in education financial challenges in government secondary schools.

UNICEF and the World Bank have noted that the major challenges facing government secondary schools in Tanzania include the low execution rate of secondary school votes and the declining completion rate of the development budget, particularly its foreign component. There are also significant geographic variations in budgetary that affect rates. There is a rise in transfers to districts. This trend is accompanied by significant disparities in the allocation of education resources across local governments. The extent to which these disparities contribute to the persistent variation in key education outcomes across districts is not known. (www.unicef.org, 2018/10)

Government secondary schools have received government education fund disbursements since 2016, which aims to cater to free education for all and is divided into two sections:

The amount of government education funds varies from one government secondary school to another according to government wishes, but there are also variations in other education fund disbursements from one school to another.

Although funds are given to schools for learning accessibility, there is also a need to know the level of satisfaction with government education funds and other education fund disbursements to government secondary schools. Therefore, there is a need to assess the effectiveness of education fund disbursements for government secondary schools.

Although previous studies have established that the flow of funds from districts to ward schools may be problematic, the government has continuously claimed that this problem is now completely solved. However, some schools still lack basic resources despite government claims that they send large sums of money every budgetary quarter. The need to trace in one district how allocated funds flow to specific schools is now paramount to giving feedback to disbursement authorities.

This study, therefore, assessed the effectiveness of education funds for government secondary schools. It was focused on the identification of educational funds in secondary schools, especially on how they are collected and allocated in secondary schools, the monitoring, the evaluation of effectiveness, and the level of satisfaction of education funds in government secondary schools.

## 1.3 Study Specific Objective.

- i. To Analyze the effectiveness of government education funds for government secondary schools of Bagamoyo.
- ii. To Identify other sources of educational funds for government secondary schools.
- iii. To Investigate the level of satisfaction of education funds in government secondary schools.



## 2. Past Literature Review

### 2.1 Perception of the effectiveness of government education funds disbursement for government secondary schools

The free secondary school education program does not require parents and communities to build new schools but to refurbish and use existing facilities such as community and religious buildings. However, the School Management Committee has argued that the program's payment allocation for repairs and maintenance is not adequate (UNESCO, 2005)<sup>[23]</sup>. If parents wished to charge additional levies, school heads and committees would have to obtain approval from the Ministry of Education, Science and Technology.

The request to charge any levy has to be sent to the District Education Board by the Area Education Officer after a consensus among parents expressed through the Provincial Director of Education, a process that school heads consider bureaucratic and tedious. The 2014 Education Training Policy (ETP) has provided significant changes in secondary education from the old formal education. (www.researchgate.net)

Additionally, a study performed by Raymond and Sadoulet (2003) assessed the effectiveness of educational grants in raising the schooling attainment of poor children in Mexico's rural areas. The results showed that the per-grade gains in reducing dropout combined for an additional half a year in total schooling.

A study by Sayeed (2016) in Bangladesh showed that the state established CCT programs in 1994. In the same period, the Female Secondary Stipend Programme (FSSP) was established to complement CCT programs in the country. The research exposed that households getting the money from the FSSP program could invest in children's education needs, consequently raising girls' enrolment rate in secondary education. This assisted in lessening the problem of adolescent pregnancies and child marriage problems in the country. Although the program had positive impacts on school enrolment, it was faced with poor public transport and a lack of accessible roads affecting children's school attendance, consequently decreasing the dropout rate. The results also showed a significant upsurge in girls' academic performance at the secondary schools

Todd (2015) revealed that there are positive effects of CCTs on improving school enrolment because CCTs lessen the dropout rate triggered by households' increased ability to provide school supplies to their students' siblings. Additionally, it noted that transport is one of the major causes of dropouts due to huge distances from home to secondary schools in the area that in turn affect completion of the education cycle.

In developed countries, studies such as those of Edo *et al.* (2017) and De Brauw *et al.* (2015) show that conditional cash transfer (CCT) programs influence school enrolment and attendance by comforting family budget restraints. The conditions set for cash transfer impose the requirements associated with funding children's education learning needs provision, in turn increasing enrolment and actual attendance at secondary schools. This reflects that the rationale of these conditions is to redirect household consumption to the formation of human capital to break the intergenerational transmission of poverty (Edo *et al.*, 2017). For instance, in Mexico, there is Mexico's Progresa /Oportunidades which provides greater cash payments for girls' attendance at school (De Brauw *et al.*, 2015). The study differed from the current

study since it focused on providing payments for girls only, contrary to this study, which focused on investigating the effect of conditional cash transfer on enhanced learning progress outcomes among secondary school students.

In Tanzania, Mushi and Makauki (2019) piloted a study on the CCT contribution of the Social Protection System to children's education in Tanzania. Descriptive statistical methods were employed to compute frequencies and percentages, and correlation analysis was applied to reveal the relationships among variables. The results show that the provision of CCT over TASAF III has a fundamental role in poverty reduction, as it supports households in catering to children's educational needs and addressing their willingness to stay at school. This had significant effects in enhancing their learning process through increased enrolment, completion, and performance in terms of improved school attendance and increased enrolment. Additionally, the results showed that CCTs aided poor household students' basic needs, such as food, fairness to schools, and contributions that augmented the learning process and stimulated them to study hard, which increased their performance.

The cost of education, including fees, other direct costs, and opportunity costs, often constitutes a key barrier to education, particularly for those from disadvantaged groups (Petrosino *et al.*, 2015). It has been agreed that poverty is closely associated with obstacles for children to be enrolled, to attend, to perform academically and even to complete school education. Therefore, this situation calls upon other institutional and structural reforms to be established to improve learning process conditions in schools. In the case of CCTs targeting children's schooling, the learning conditions for the entitled households to obtain consistent cash payments are to ensure the provision of school supplies and contributions to ensure upper thresholds in enrolment, completion, performance, and decreased dropouts.

According to the World Bank (2014), in Africa, and many nations, the rural rates of the general level of children enrolment in secondary school lag far behind, reaching less than 15%. Later, CCTs, among others, were a popular policy tool to remedy the extensive chronic poverty impacts on students' enrolment, completion, and dropout in schools in African nations.

From the Tanzanian perspective, despite the notable stability of secondary school enrolment from 2004 to 2012, total enrolment increased from 401,598 in 2004 to 1,802,810 in 2012 and dropped to 1,767,890 students in 2017 (URT, 2017). It cannot be concluded that they are facilitated by CCTs and the 2010 and 2013 Community-Based-Conditional Cash Transfer (CB-CCT) introduction. This can also be influenced by the new fee-free basic education policy or previous PEDP implementation in the country.

The research conducted in Dodoma in Tanzania by Chalamila (2021) on CCT educational outcomes in the Chamwino district involved both beneficiaries and non-beneficiaries of CCTs and educational outcomes. The study applied a cross-sectional design to study the education condition compliance level of CCTs and other outcomes, while data collected through questionnaires and in-depth interviews were analyzed through descriptive analysis, binary logistic regression, and content analysis. The study discloses low CCT compliance, particularly among male-led households likened to female-led families. Logistic regression showed a positive but not significant relationship difference among recipients and non-recipient families in terms of school-age

children's enrolment in school. Additionally, there was a lack of significant differences in school attendance over the past 12 months in the two groups. Similarly, it reveals no significant differences in school completion of the enrolled children in the education cycle among recipients and no recipient families. It was finally concluded that CCTs have positive effects on children's enrolments, attendance, and school completion; however, the devices in place are inefficient in safeguarding the rudimentary education survival level in the area. It is recommended that more efforts are needed to establish institutional links that can facilitate the mechanisms to ensure not only the transition from primary to secondary school but also the survival rate at both levels.

Eyal and Woolard (2013) found that CCTs improve enrolment for older children. Additionally, the existing evidence on whether CCTs have an impact on attendance, dropouts, grade transition, and completion rates was inconclusive. It is sensible that efforts that increase enrolment lead to students completing the full cycle of a particular level of education (Ullah, 2013). For example, if children drop out in early grades of school, it is unlikely that little knowledge and skills acquired would be sustained in the long run

## 2.2 Sources of Educational Funds for Government Secondary Schools.

The management of secondary school finances in Tanzania has been a challenging activity for most of the heads of schools in the last ten years. This was especially the case when the Government of Tanzania embarked on massive programs: The Primary Education Development Program (PEDP) and the Secondary Education Development Program (SEDP), which started in 2002 following the elimination of school fees.

According to the United Republic of Tanzania (2006), the programs were efforts to translate the 1995 Tanzania's Educational and Training Policy (TETP) and the Education Sector Development Program (ESDP) into feasible strategies. The proper implementation of the Secondary Education Development Program (SEDP) necessitated the introduction of several guidelines, some of them being financial management accounting guidelines and procurement guidelines.

For most developed and less developed countries, the sources of education revenue invariably involve a combination of public and private financing sources. There are various sources of education revenue, including fiscal sources; user charges, including various forms of cost recovery and cost sharing sources; student loans, which constitute a revolving fund that generates income from which loans are offered to students; and various forms of community contributions (Galabawa, 2007).

With the notably increased enrolment in secondary schools, the maintenance of attendance has been largely affected by dropouts triggered by various reasons. These include early marriages, adolescent pregnancy, child labor, distances from schools, initiation cultures, etc. Ring *et al.*'s (2020) study on CCTs and school dropout rates shows that, commonly, CCTs were fruitful Syrians and Refugees in Turkey. Regardless of the prevalent multifaceted setting, child dropout rates decreased as attendance increased to 80% when conforming to CCT necessities. Descriptive findings specify that school dropout declines as attendance increases by 5 percent to 82 percent in 2018/19 compared to 2017/18, with an average of

77%. Furthermore, children were invigorated to attend school normally, which inspired enrolment for qualified children to resolve the health, psychosocial, and economic desires of the students and their households.

UNESCO (2019) also asserts that despite the global decline of out-of-school secondary education from 99 million to 61 million from 2000 to 2018, progress towards universal secondary education has decelerated since 2011. Failure to complete a basic level of education poses obstacles to future opportunities for children and drains the limited resources that countries have invested (Ullah, 2013). Although there is an established evidence base that supports the effect of CCTs on school enrolment in low- and middle-income countries, less literature exists on the effects of CCTs on other education outcomes, such as attendance, dropout, grade attainment, and completion rates, in sub-Saharan Africa, including Tanzania. To receive cash and remain beneficiary for CCTs, a household was obligated to fulfill the conditions set by TASAF-CCTs, such as education and health.

## 2.3. The level of satisfaction of education funds in government secondary schools

Unlike many other developing countries, Tanzania was very close to reaching Universal Primary Education (UPE) at the beginning of the 1980s. In 1981, the country had a gross enrolment rate (GER) of 97 percent, and the adult illiteracy rate was sharply reduced (Colclough *et al.* 2003:124). This happened partly at the expense of the quality of education, which was not very high. However, the progress of the 1960s and 70s was difficult to sustain financially during the 1980s, which was a decade of immense deterioration of education quality.

The financial problems were due to three main reasons. First, the country experienced a difficult economic period of low growth and tax returns. Second, much of the international aid only provided capital for expanding the educational system and did not cover the running costs of upholding it. Finally, there was a large increase in the demand for education due to an annual population growth of 3%. The deterioration in quality made the incentives for parents to send their children to school smaller; by 1993, the gross enrolment rate (GER) was down to 82 percent (Alonso I Terme 2002:1). However, studies have pointed at different flaws in the new policy.

Before independence, the colonial government, in collaboration with nongovernment organizations (NGOs), provided some social services, including education. After independence, the government committed to providing free education at all levels as a social service. However, it increasingly became apparent that the government did not have enough resources to continue financing free education; therefore, the reintroduction of school fees and direct costs in primary schools, secondary schools, and higher education led to the subsequent liberalization of the establishment and management of schools (URT, 1995).

Moreover, concerning the implementation of the 2014 Education Policy, the government on November 27, 2015, issued circular number 5, which inter alia provides directives to all public bodies to ensure that secondary education is free for all children, including the removal of all forms of fees and contributions. The Circular states: "Provision of free education means students did not pay any fee or other contributions that were being provided by parents or guardians before the release of a new circular". The issuance of this circular has made Tanzania go many miles even

beyond its constitutional obligation of providing free quality education (URT, 1977).

It is agreed that cash transfers worldwide have demonstrated large upstream impacts on the educational learning process of children despite their shortcomings. Studies reveal that the strong evidence is from conditional cash transfer evaluations in Latin America and Asia, and imperative results are currently emerging in the newer African programs (Adato & Bassett, 2019; García & Saavedra (2022)). However, their effect on learning process outcomes is habitually less ostensible (Bastagli *et al.*, 2016). In contrast, Snilsveit *et al.* (2016) claim that providing cash transfers does not appear to improve learning process outcomes in enrolment, completion, and academic performance.

In Mexico, the study conducted by Adato and Hoddinott (2020) shows that many, but not all, CCT programs have been successful in improving human capital outcomes as well as secondary school enrolment. For example, through the program of 'Progreso', the country has increased enrolment in secondary school by 6 percentage points for boys and 9 percentage points for girls. For girls who did not complete before secondary school, those making the transition to secondary school increased by 15 percentage points. However, the study also found that 'Progreso' had relatively little impact on school attendance rates by bringing students who did not return to school. The study was not similar to the current study because it focused on secondary school, in contrast to the current study, which focused on the effect of CCTs on educational learning process outcomes for secondary school.

In Nigeria, Ogamba (2020) researched conditional cash transfer and education under neoliberals with a focus on inequality, poverty, and commercialization in the school sector. The study found the effectiveness of the CCT program in mitigating the effects of neoliberal policies in education and addressing inequalities. These factors were found to increase enrolment, completion, and performance, which are important in sustainable development.

Alcott *et al.* (2016) assessed CCT programs toward secondary school students' achievement. The authors focused on Camfed's program in Tanzania. The survey found that subsidies reduced dropout; hence, children from poor households completed their education accordingly, and education for marginalized girls receiving financial support improved with the combination of pedagogical interventions in secondary schools. The survey also revealed that girls who received CAMFED support were more likely to stay in school, which led the students to perform well. This had multiplier effects on lessening dropouts and students completing studies according to school timetables.

Masuzu (2014) conducted a study on conditional cash transfers (CCTs) and poverty alleviation. The study found that the provision of CCTs enabled poor households to increasingly enroll in completion and lessen school dropouts on their school-going children. However, the results do not adequately elucidate the final learning process outcomes in secondary schools' academic performance. In contrast to many studies, this study did not establish the proper relationship between CCTs and the capacity of children to obtain higher scores and proceed to the next level or class. This suggests that their performance could have been explained by other education measures.

In Kenya, the survey conducted by the Kenya CT-OVC Evaluation Team (2012) showed that CCTs have a positive

impact on the school learning process. For example, the Kenya Cash Transfer for Orphans and Vulnerable Children, which provides a flat monthly transfer of Ksh 1,500 (\$15) to ultra-poor households with orphans and vulnerable children aged 17 years and younger, had a significant impact on the secondary school enrolment rate. The findings also concluded that the program had the biggest impact on older children's academic performance at the secondary level, which encouraged students to return to school.

Alcott *et al.* (2016) assessed CCT programs toward secondary school students' achievement. The authors focused on Camfed's program in Tanzania. The survey found that subsidies reduced dropout; hence, children from poor households completed their education accordingly, and education for marginalized girls receiving financial support improved with the combination of pedagogical interventions in secondary schools. The survey also revealed that girls who received CAMFED support were more likely to stay in school, which led the students to perform well. This had multiplier effects on lessening dropouts and students completing studies according to school timetables.

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### 3. Study Methodology

This study employed mixed research approaches in which both qualitative and quantitative research methods were employed to analyze the data. The study was conducted in the Pwani Region in the Bagamoyo District Council, Tanzania. In this study, therefore, the target population was secondary school teachers and their students together with the heads of schools in the selected secondary schools in Tanzania. In this study, data were collected from a sample of five secondary schools. A researcher was dealing only with secondary schools that have heads of school. Therefore, purposive sampling was used to determine the selected secondary school. After identifying all secondary schools with a head of school, simple random sampling was used to obtain the secondary school that was used in the study. In the process, a purposive sampling procedure was used to select teachers and heads of schools in the selected secondary schools. Random sampling was used to select some students not because they are the beneficiaries of the availability of the head of school



facilities but because they are the direct assessors of the way the teaching and learning process occurs in their respective secondary schools. In that regard, information was gathered from 391 respondents.

Four techniques were used in data collection in this study. These are interviews, documentary sources, questionnaires, and focus group discussions. The multiple data collection method was used because relying on a single data collection method made the research process biased.

In this study, data analysis and processing involved the categorization of data using simple statistical procedures. To ensure accuracy, data processing was checked to determine whether answers provided on the availability and utility of the head of school facilities differed or were identical to ensure informed cleaning of unnecessary data. In addition, data from documentary reviews were used to expand the descriptive analysis.

Qualitative data were categorized according to themes related to the main and specific objective of the quantitative data, which were coded, organized, analyzed, and presented in the form of a table using simple descriptive statistical packages for social sciences (SPSS) software.

#### 4. Study Findings

##### 4.1. Research findings according to the specific objectives and questionnaires

Based on the background of the study, the researcher needed to identify the effectiveness of funds disbursement to government secondary schools in Bagamoyo District.

##### 4.2 The effectiveness of government education funds disbursement for government secondary schools in Bagamoyo.

The study focused on a suitable time for funds disbursement and decision-making in secondary schools in Bagamoyo District. It is assumed that the process of sending money directly to schools is an effective approach and reduces funds delays for school development projects. To understand how effective the approach is, the study designer applied focus group discussion and interview data collection techniques.

In this objective, the study intended to examine time served by the approach in school fund allocations and disbursement, decision-making, and utilization of funds on time to accomplish school programs/projects.

In answering the research question "Do your school receive money in time", all five heads of school responded differently to the interview question:

*"Every month I receive the amount of funds as capitation grants to my school account at the right time. The government's decision to send money directly to school accounts is the best-ever decision. It ensures school warrants to obtain money as it is allocated by the government. Currently, we are proud of this newly established approach because we have observed no delay since it has started".*

The same answer was provided by another head teacher from school "C" who was interviewed and said that:

*"To be honest, since the approach was launched about three years ago, every month I receive the intended capitation grants on time. Unlike previous times, it could sometimes take almost three months for no funds to be sent to us. May I ask how difficult the situation was at that time? The schools had to run with large debts that could not easily be paid. I think our cry was heard by higher government financial authorities. We are now happy with the current approach because nobody can cause funds to delay for anyhow and reduces complaint to most of us."*

A similar answer was given during the focus group discussion by one teacher in school "D", who argued that:

*"Currently, we are informed by the head teacher through our notes board that the funds allocated to us are received on time. This created trust and hope for every one of us, as it reduced complaints and increased efficiency in the teaching and learning process. To date, the government has done a great job of improving the situation through this approach."*

Additionally, one of the Ward Education Officers approved what had been said by teachers, as he explained briefly during the interview:

*"Thus far, it is a new approach to most of us, as it needs computer literacy to access it but seemed to be a very effective approach ever. It limits the problems that occur due to bureaucracy as in previous times. Each school receives what is supposed on time. This increases head teachers' morale to work with school matters apart from fund delays or misallocation of funds."*

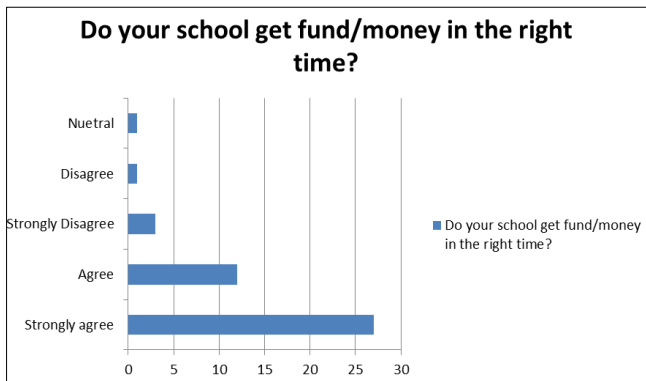
In the same vein, the district education officer argued that the approach reduces complaints of misallocation and funds delay by unfaithful educational officers at the regional and district levels. The DEO insisted that it reduces the task of allocating funds to all schools while they are not experts in that field, which causes a double allocation of funds. Moreover, he said:

*"The approach is good because it works effectively to solve the problem of funds delay and misallocation of funds. It removes all unnecessary challenges that could cause quarrels with head teachers and their district educational officers. I congratulate the government for introducing this beautiful approach. Schools are now quiet for they received funds on time."*

The question was distributed to teachers to determine if government funds were given at the right time.



**Does your school get funds/money at the right time?**

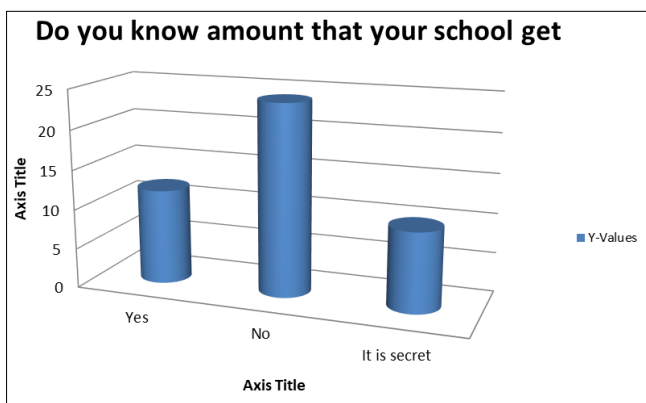


**Fig 5:** Does your school get money at the right time?

In Figure 5 above, most of the teachers strongly agreed that the government provided funds at the right time for running the school, while less than 10% strongly disagreed with the argument that funds are submitted late to school.

The researcher also determined whether teachers/staff had access to knowledge about school funds and the amount each school received.

**“Do you know the real amount of funds/capitation grand that your school is receiving?”**



**Fig 6:** Amount of money paid to institutions

From Figure 6 above, most teachers know exactly the funds that a particular school receives. In their reasons for not knowing or knowing, the teachers filled out the open-ended questions by giving out the reasons, such as not being given information by the head of school, and others explained the secret behind money and funds by the head of school.

When asked by the researcher how staff and parents receive feedback and feedback about the school fund, heads of schools explained the process that is taken to allow all teachers and communities to know the amount of money that the school receives from the government.

During an interview, one of the heads of the school explained that

*“The procedure is clear, only when the capitation money comes out, it is posted on the notice boards in our councils, once the money has entered the account, not everyone can see it, but our teachers are informed through staff meetings and*

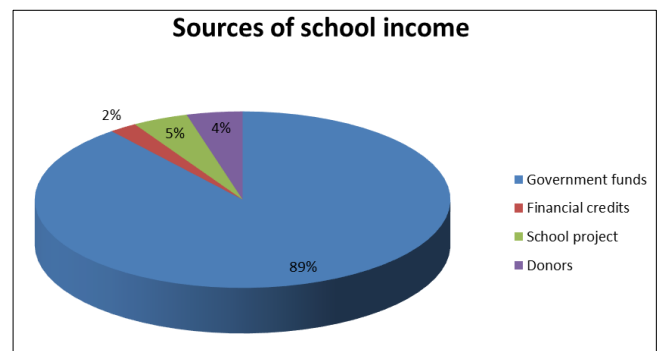
*not in other places, there are funds that a teacher who is not the head of the school does not concern especially the money for the school principal's duties or also called the power money that goes into the school's account as well and for it to come out it must be signed by the responsible teachers”*

Another head of school, when responding to the same question, replied:

*“Funds for running the school are provided by the government in installments, that is, 4 times a year, and once these funds are provided, they are entered into the school's account, and their information is posted on the notice boards of the director's office and is not confidential, as some teachers said. The procedure for using the money has been directed to the education agency and they have a code for each use, now it is not easy to advertise in schools because every teacher has the right to know the money as the procedure requires.”*

**4.3.2 Source of educational funds for government secondary schools**

**What is the main source of funding to run your school?**



**Fig 7:** Source of school Income.

From Figure 7 above, approximately 89% of all schools depend on government funds, and only 5% also have school projects that support the school. Running schools needs a lot of money, and free-fee education has the same challenges as schools with a small number of students.

In an interview, the head of the school said,

*“The lack of financial education is a major obstacle in running these schools, especially with this free education policy. The use of these funds requires financial experts who know how to plan and even produce to maintain the economic well-being of the school. Their teachers just write a financial summary from who is doing the auditing. It becomes a problem even the quality controllers themselves, most of them do not know much about financial education, so financial control or informal spending can be done because financial management requires expertise and not politics”*

Another head of school explained that:

*“Financial management is a challenge and there are difficulties because all funds have instructions for use, there is no freedom in these funds, and those in charge are district education officers who also do not have financial expertise. If you want to change the use, then*

*you have to write a letter and the director agrees. Strangely, the leaders are happier to see the money in the account than to be spent, and often when we go to ask for money, these checks are rejected even without basic reasons and hinder many activities of the school."*

The researcher also wants to know how much funding they use to run the school per student in a year.

**"How much funding do you receive to run your school?"**

**Table 5:** How much do you receive to operate the school?

School	July 2018	Sept-2018	Oct-2018	Nov-2018	Jan-2019	Feb-2019	March-2019	April-2019	May-2019	June-2019	Total
A	542,633.13	542,633.13	542,602.89	542,602.89	542,602.89	542,602.89	542,602.89	542,602.89	542,602.89	542,602.89	6,517,028.38
B	546,876.75	546,876.75	540,715.69	540,715.69	542,869.16	542,869.16	542,869.16	542,869.16	542,869.16	542,869.16	6,517,763.15
C	202,083.98	202,083.98	283,016.74	284,143.89	284,143.89	284,158.16	284,058.75	284,020.35	284,020.35	284,020.35	3,242,771.70
D	670,835.48	670,835.48	683,580.37	683,580.37	686,302.81	686,302.81	686,337.29	686,097.17	686,004.42	686,004.42	8,197,851.24
E	665,627.13	665,627.13	707,993.95	710,813.63	710,813.63	710,849.33	710,600.64	710,504.58	710,504.58	710,504.58	8,432,298.12

Source: Tamisemi, 2018-2019

In general, the school grants provided by the government depend on the number of students enrolled in a particular school. According to HAKIELIMU (2018), each student government should provide 10,000 per quarter of the year, but most students receive only 5,022 in Bagamoyo, which is just 22% of the required amount.

According to the primary and secondary school development programs (MMES and MEMM), schools should receive grants to enable them to run independently. Primary schools should receive a subsidy of 10,000 shills per student, and for secondary schools, it is 25,000 shills per student. The amount of money that should be sent to the school depends on the number of students in the school concerned. Capitation aims to improve the learning and teaching environment by purchasing equipment, exam costs, minor repairs, and books. The researcher also aimed to determine areas in school management that are suffering and need a lot of money/funds. As the question asked in the questionnaire, "Are capitation grants enough? Which areas are suffering in running schools?"

#### Areas in school that need much money/fund

**Table 6:** The area that needs money

Variables	SA	A	SD	D	N
Administration		26	12	4	4
Academic	36	6			4
Discipline					
School environment		12	8	16	10
Sports	8	6	12	6	14
Guidance and counselling	1	2	17	10	16
School maintenance	14	14	2	4	12
School social affairs		6	32	12	2

From the table above, teachers pointed out areas that need a lot of money to run the school. The first area that needs much money is academics and was strongly agreed upon by 36 of the participants (almost 75%), followed by administration, school maintenance, and school environment. The respondent strongly disagrees with spending up much money on guidance and school social affairs. This shows that the academic sector is very important and that school administration should put much emphasis on improving it. Students need to do the tests and examinations frequently, and all this requires money to be prepared because it requires a lot of money.

Another essential question that the researcher posed concerned the actual amount that the school needed to operate the school comfortably.

**Table 7:** "How much more would you need to operate comfortably per year?"

Variables	Amount needed to operate a school	The amount provided by the government (per year)
School A	32 million	8 million
School B	28 million	6 million
School C	22million	6 million
School D	18 million	5 million
School E	24 million	7 million

From the table above, most school heads need more than 20 million to 30 million to operate the school, but they are given just 20-18% of the money needed. This hindered the operations of the school and led to poor performance of some schools due to inadequate teaching and learning material resulting from low funding provided by the government.

**Table 8:** Actual Public Education Expenditure, by Nature (FY) 2014-2020

Fiscal years	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Current TSH							
Recurrent (R)	216.4	407.6	466.0	572.2	834.6	1,004.1	1,172.9
Development (D)		155.4	178.2	53.0	107.1	134.3	152.0
Total (T)		563.0	644.2	625.2	941.8	1,388.4	1,324.9
Constant 2020/2021							
Recurrent (R/G)	394.7	602.9	645.9	749.3	1,019.8	1,019.8	1,120.5
Development (D/G)		229.8	247.0	69.4	130.9	149.8	152.0
Total (R/G)		832.7	892.9	818.8	1150.7	1270.3	1324.9
Memo Item(G)							
GDP Deflator (2020/21-100%)	54.8%	67.6%	72.1%	76.4%	81.8%	89.6%	100.0%

Source: Annex Table 3.1; MoFEA for GDP deflator 2015/2021.

The volume of recurrent expenditures has increased substantially since 2015. Public recurrent education expenditure increased by a factor of 5.4 between FY 2015/16 and FY 2018/19, from T Sh 216.4 billion to T Sh 1,172.9 billion. This impressive trend has, however, partly been fuelled by price inflation; it is estimated that prices have increased by 82 percent over the period (equivalent to an annual inflation rate of 7.8 percent). When removing this price effect, the volume of public recurrent education expenditure, in constant 2018/19 T Sh, has increased, which is still a substantial change. Conversely, development expenditure has fallen in real terms: between FY 2013/14 and FY 2018/19, development expenditure dropped by 34 percent, from T Sh 230 billion to T Sh 152 billion, in constant 2018/19 T Sh.

Second, higher and technical education expenditures have increased significantly. Although rises in public recurrent education expenditures have been observed for all education levels, the bulk of the increase has been absorbed mainly by the secondary and higher levels (whose recurrent expenditures have increased by a factor of four) and technical education. For adult and nonformal education, vocational training, and primary education expenditures, increases have been much lower than average and only marginally above average for teacher education.

The global drop in development expenditure is mainly attributed to the lower allocations given to primary education and teacher education (reduced by 20 percent in real terms between FY 2013/14 and FY 2018/19) and vocational training (reduced by 40 percent in real terms). Indeed, despite the global downward trend, some subsectors have recorded significant increases in their development expenditures. The greater capital spending for the secondary level is the most impressive, having been multiplied by 35.8 between FY 2013/14 and FY 2018/19. Higher education's capital spending increased by a factor of 4.2 and technical education by a factor of 3.8 over the same period. Trends have been irregular since 2006, and a saturation effect is noticeable. Whereas development expenditure has fluctuated over the years, the evolution of recurrent expenditure has been smoother, although the growth rate has softened since 2006, suggesting the presence of a saturation effect. This effect, which applies to all subsectors, is consistent with the fact that education's share of government recurrent expenditure (after debt service) is now close to its maximum.

### 4.3.3 Level of Satisfaction of education fund in government schools in Bagamoyo

Consistency and accuracy are the essential factors that influence the effectiveness of the direct school approach. The researcher under this objective aimed to determine the quality of the approach in sending money in the same way or standards and in a correct or exact means to ensure that the approach is as effective as intended.

To fulfill that intention, the participants were interviewed and asked several questions in the Focus Group Discussion. A head teacher in a visited school "B" said the following:

*"The approach is fair. We, the head teachers, used to communicate and inform each other once the funds were sent to us. Undoubtedly, almost all schools in the district receive capitation grants in the same way on the same day in their school accounts. This is the best means ever, there are no mistakes observed, unlike previous times when*

*your funds could be misallocated somewhere else. Then, to bring it back, one could pass through various steps (bureaucracy) that could take some days or months, which influences corruption and fraud".*

It is an appropriate decision of the government to send capitation grants directly to school accounts in the same way. Every school is currently assured that they receive their funds without missing them. No complaints about the misallocation of funds are observed. It reduces unnecessary funds errors in schools and hence reduces grievances to education services consumers (pupils), providers (teachers), and material suppliers (stationary) and increases trust in other educational stakeholders and supporters.

The statement above reveals that the approach (direct money into a school account) is well accepted by all consumers due to its quality and the standards that it maintains. In the same way, all amount of money allocated to schools as capitation grants reaches recipients (schools) as it was allocated. Since then, there has been no great error observed and revealed. This was also approved by one teacher of school "A" when asked in the focus group discussion, as stated in the following argument:

*"The approach seemed to be suitable to embrace transparency and accountability. Each school received what was allocated by the government in the same way. How can we complain then? Each month, we are assured that we receive exactly the required amount and allocate it according to our needs. The approach sent all funds to us in a correct manner, at a fair deal."*

To that extent, the interviewed Ward Education Officer cemented the above statement by saying:

"Despite the strictness of the government in correctly sending public funds, the approach had played a great role in clearing out doubt, fraud, and misallocation of education funds at the regional and district level (LGA). Previously, education funds were even hired to pay district council meetings or to solve problems such as the eruption of pandemic diseases such as cholera or floods. The act of hiring money to other uses might cause some necessary school development projects to stop since little or nothing was paid back and hence the schools suffered a lot". The above statement shows that the approach is suitable for transferring school funds in the same way and reaching the recipients exactly as intended. Without this approach, the funds could be misallocated or hired by the LGA (District Executive Officer-DED or Chairperson of District Council), who were sometimes not obliged to turn them back. Hence, the schools were bearing the consequences of little or unreturned funds. Moreover, the district education officer also argued that

*"The approach ensures all primary schools in the district receive their mandatory capitation grants funds in the same means, safely and on time. The head teachers assured every month that the funds allocated to them for purchasing various school needs would be received. I am happy; currently, no funds are wasted in any way because they come directly to their school accounts. This ensures that the approach is fair and enhances trust in all educational stakeholders".*

The above findings suggest that the direct school funding

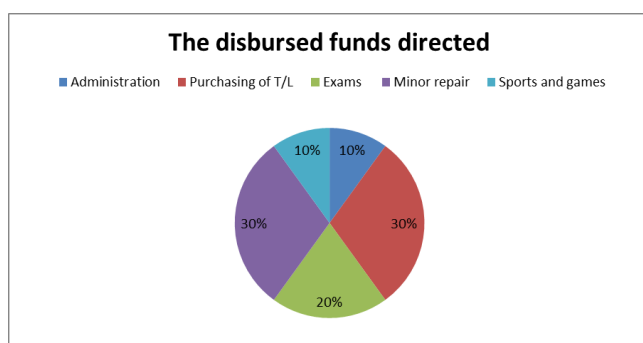


scheme has a greater quality and the highest standards for sending capitation grants to schools safely and accurately, hence increasing the level of satisfaction. This created hope and trust in school owners, stakeholders, administrators and managers, and education supporters. Furthermore, the directly received funds accelerate and accomplish school development projects on time.

### The compliance of schools with the directives accompanying the disbursed funds

Complying with the directives of the disbursed funds is a relatively important factor that may affect the effectiveness of direct school funding to government schools in Bagamoyo. In this part, the researcher's purpose was to assess the fact of obeying order or directives that goes hand in hand with the use of disbursed funds.

### The disbursed funds were directed to the following criteria:



Source: Education Secular on Capitation, 2015.

Fig 8: The disbursed funds directed

Administration activities (10%), purchasing teaching and learning materials (30%), examination (20%), minor repair (30%), and sports and games (10%).

All public secondary schools in Bagamoyo District should adhere to these directives for proper use of the disbursed funds. Therefore, the schools had no means to do otherwise other than to accept and fit with the standards set by the scheme. The following statement was made in an interview with one of the school bursars in school D:

*"There is no means other than to obey orders set by the government. The school funds received every month are automatically categorized and directed according to the directive. This helped the schools make proper use of money without misallocating it. It is a self-checking approach..."*

The set criteria guide schools to make proper use of public funds. Whatever the school wishes to purchase should fall under the given criteria. It is not easy for the fund to be borrowed from another category. Hence, the approach abides by school decision-making and budgeting with these criteria. One of the academic masters in school "B" was quoted as saying:

*"The directives set are good to guide us but the problem is, the funds given are not enough to satisfy our needs, for instance in April, the school is going to have a mid-term test for 121 pupils in at least 6 subjects. Imagine when we*

*receive only TSh 68,000/= (20%, which is equal to 13,600/=). How can 20% of the examination category afford to make printing and photocopying for these pupils? Fund categorization becomes a great burden, especially for schools with few students. I ask the government to disburse funds according to the school's needs rather than referring to the number of pupils in a particular school."*

Schools play a role in fulfilling the directives given. However, they face difficulties when their needs are more than the allocated amount. They assume that the pupils of kindergarten and standard schools are involved in the capitation grants received. Therefore, to have the ability to purchase services by the criteria, other schools try to save some amount received for two or more months; this is a different idea from what was quoted above. As one of the head teachers visited in school "A" said,

*"Without disturbing the approach directives and categorizations, the school used to save some amount of money to create an ability to purchase the services and goods which are of higher price compared to allocated amount. By doing so, the school manages to provide education services without any compromise by ensuring all necessary needs are met on time."*

The teachers use their common sense to meet their needs rather than complaining. This is done when the parents refuse to contribute money to support the education of their kids when the budget is missing. They believe that the government pays for everything at this time of free education policy. One of the Ward Educational Officers argued during the interview and said:

*"No matter the criteria set, the amount received in our schools is not enough to accommodate necessary school needs. The parents are not pleased to contribute anything because they heard about free education. I suggest that the government should either add some amount or educate parents on the limitations of the free education policy. To create another source of funding apart from a capitation grant. Hence, the approach directives shall be satisfactory and faithfully obeyed."*

Moreover, the two suggested options should be employed by the government to improve the efficiency of using directives and accomplishing school development projects on time. The following statement was quoted from an interview with DPEO:

*"Despite directives set, the funds received are not enough to run the school and bring about the required results. In the district, most primary schools had no other source of income or self-reliance project to support their missing budget. Therefore, they are not self-supported. For instance, the students need food, regular exams, hostels, clean and safe drinking water, electricity, sports and games materials, and so on. How, can these funds and their categorization manage to purchase all these services...? Surely, the funds are well monitored but are not enough to bring about the intended results."*

## What are the roles of Conditional Cash Transfers on academic performance rates in secondary schools in Bagamoyo district?

Table 9

	Strongly disagree	Disagree	Not Sure	Agree	Strongly agree
Enhanced high Test Scores/Homework					100%
Improved pass rate on National examinations (II& IV)					100%
Increased school progression/participation					100%
Promoted academic aspirations and goals					100%
Facilitate children's learning process confidence					100%
Improves mental health (Psychological distress)					100%
Facilitate children's home learning (electricity paying)					100%

Findings from the table above show CCTs contribute to Enhanced High-Test Scores/homework, Improved pass rate on National examinations (II& IV), Increased school progression/participation, promoted academic aspirations goals, facilitated children's learning process confidence, improved mental health (Psychological distress), and Facilitate children home learning (electricity paying) as mentioned by all respondents.

During an interview that lasted for 30 minutes one of the heads of the school asserted that,

*“The cash transfers had the potential to affect children's education in several ways. First, the conditions themselves may have boosted attendance as households may have sought to satisfy the conditions for the quality of the transfers. Second, the conditions may have served as a nudge to households to focus on education requirements. Third, the additional resources to households may relax other constraints or complement other household resources for education”* (interview, June 2023)

*“Children from poor households completed their education accordingly, and education for marginalized girls receiving financial support improved with the combination of pedagogical interventions in secondary schools. Girls who received CCT support were more likely to stay in school, which led the students to perform well. This had multiplier effects on lessening dropouts and students completing studies according to school timetable.”* (Head of school B)

This finding is similar to the study of Masuzu (2014) who conducted a study on conditional cash transfers (CCTs) and poverty alleviation. The study found that the provision of CCTs enabled poor households to increase enrolment in completion and lessen school dropouts on their school-going children. However, the results do not adequately elucidate the final learning process outcomes in secondary schools' academic performance. In contrast to many studies, this study establishes the proper relationship between CCTs and the capacity of children to obtain higher scores and proceed to the next level or class. This implies that the performance of Chalinze District has risen from 4.21 GPA to 3.2.2 (see nectar results), this has a relationship with the contribution of CCTs in Chalinze.

The findings also revealed that the program had the biggest impact on older children's academic performance at the secondary level, which encouraged students to return to school. Quality education can also be observed by analyzing how the education policy that is in place can enable teachers and students to communicate freely and learn comfortably.

This means there must be enough qualified teachers for every subject. The outcome of such interplay between the availability of physical resources and good education can be seen in the outcomes that come of such an education system, implementation, and actual class performance in each subject.

Quality of education can also be observed in terms of the extent it attracts learners to learn or discourages them (more dropouts or lack absentees) during this study, especially through the focus group discussion it was revealed that academic performance had increased in science subjects whereby children who attained 60% rose from 35% to 60% and from 40% to 61% attained 63%.

The presence/lack of resources for the approach to operate may affect its effectiveness. Moreover, I observed that most schools lacked some necessary devices, such as computers and modems, and some schools were not equipped with electricity. This has been approved by one of the head teachers in school “A”, as was quoted in an interview:

*“Our school lacked necessary approach devices such as computers, modems, and electricity, and the area is not accessible with the internet. I suggest that schools lack these necessary devices, the PO-RALG office could allow them to use normal payment vouchers even though we have suffered a lot. Otherwise, let them supply all the mentioned resources so that all of us can enjoy the use of an important and useful approach at our present time.”*

One of the academic masters in school “C” insisted that:

*“Despite lack of knowledge, we lack facilities to support us...we lack electricity and we are far from internet access. If these entire requirements are equipped for our schools, the approach seemed to be the best approach ever. The government should focus upon this to secure our important documents and accounts from unfaithful stationery experts.”*

The unpredictability of the amount may one way or another bring a challenge to the satisfaction of the government for secondary schools in Bagamoyo. In the FGD, one of the school bursars in school “B” stated:

*The received fund is not fixed every month; it changes after one to four months. The amount is either increased or reduced. The amount charged varies from 10,000/=TSh to 60,000/=TSh, which might have some effect on the school budget. Furthermore, the changes in the amount are not related to the changes in the pupils'*

*data. Thus far, the amount missing has not been compensated.*

Another challenge that creates fear in schools is the variation in the date on which capitation grant funds are received, as one of the district educational officers argued:

*“At previous times, the school received funds every 28 days to 1 of the new months but now goes up to 10 of the coming months. The follow-up was done in the ministry of PO-RALG and critically answered me that the variation of funds might be caused by new pupils' data and if there is a shortage of some amount and variation in date is due to the amount of collected taxes received by the government in a particular month. ”*

## 5. Conclusion

Currently, various studies on financing secondary education and the management of capitation grants (Al-Samarrai, 2003; Riddell, 2003; Mushi, 2006; Daven, 2008; Obeng, McLaren, 2010; UNESCO, 2011; 2012; Kisigiro, 2015; Mahoney, 2016) reveal that it is necessary to support education in suitable means and approaches to bring about the intended results. For this reason, in 2016, the government of Tanzania developed a direct school funding approach to enhance consistency, transparency, accuracy, timeliness, and accountability.

In addition to that insight, the research findings proved that the provision of government education fund disbursements for government secondary schools in Tanzania is effective when using a direct approach to send CG funds to schools away from some observed challenges. These challenges include a lack of skills, knowledge, and capability in the use of computers as well as in accessing the approach. In addition, most schools lacked computers, modems, electricity, or solar power as important approach devices. Additionally, some remote schools are out of internet accessibility. Moreover, there are variations in funds and dates to some months.

Therefore, for the betterment of the provision of funds disbursement, the following suggestion should be considered relating to the challenges observed. First, the government should train teachers intensively in financial management. Second, all devices used to access appropriate school fund resources should be supplied to schools. Third, the government should supply internet services in rural areas by itself or attract telephone companies to invest in these areas. Fourth, the PO-RALG should follow up on the expenditures and challenges faced by teachers in operating the school financially collect their suggestions, and work on them on time. Last, the PO-RALG should be accountable and responsible for the variations in funds and dates to some months. By doing so, all queries relating to financial problems can be solved on time for the great achievements as intended and hence to obtain its total effectiveness.

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