Teacher-Bursars' Competencies in School Finance Management: Evidence from Malawi

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ABSTRACT

This paper examines the competencies of teacher-bursars in managing school finances, amid growing concerns about their ability to adhere to Generally Accepted Accounting Principles (GAAP). Guided by systems theory, this study employed mixed methods approach however it settled for explanatory sequential method. The study simple-randomly sampled 91 schools – accounting for 69 head teachers and 65 teacher-bursars. Again, it purposively sampled 3 divisional management officers for categorical data. The study found that over 50% of teacher-bursars lacked financial management skills, and 83% of head teachers reported they failed to account for allocated funds. Management collaborated with these results while emphasizing that financial statements produced by teacher-bursars did not give a true and fair view of school's financial position. Statistical analysis revealed that trained teacher-bursars (M = 0.8188) significantly outperformed their untrained counterparts (M = 0.595), t (62) = 5.306, p < .05, leading to the rejection of the null hypothesis. The mean difference [(M diff=0.2698)] indicates that training in GAAP accounts for a 27-percentage-point improvement in financial management competency scores. Thus, these results informed the development of Financial Management in School (FIMASO) framework to strengthen financial accounting proficiency and GAAP compliance in schools. This framework aligns with fiscal policies aimed at steering socioeconomic development agendas of wider communities and beyond. The study recommends targeted GAAP training to enhance competencies of teacher-bursars.

Keywords: *Teacher-bursar, Malawi, public expenditure, GAAP, FIMASO framework, school finances*



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INTRODUCTION

Education administrators in conjunction with bursars must manage financial resources to achieve educational goals (Ministry of Education, Science & Technology, 2014). Effective financial management is attributed to quality delivery of educational services (Hernandez, 2024).

Accurate record keeping, bank and cash reconciliation, producing standard financial reports and fees balance is at nexus of school finance management (Ministry of Education, Science & Technology, 2014; Langat, 2008). Additionally, adhering to internal controls, audit

readiness, preventing misappropriation being central to fiscal management and control is expected from professionally trained bursars and others appointed in such positions (Ministry of Education, Science & Technology, 2014; El-Nafbi, 2008, Nyanyuki et al., 2011).

Across several countries, teachers in schools are appointed as bursars in absence of the trained accounting professionals (Ministry of Education, Science & Technology, 2014; Langat, 2008; Wakiriba, 2014; Ng'ambi, 2011). However, evidence from various literature sources established that teacher-bursars exhibited gaps in managing school finances (Ministry of Education, Science & Technology, 2014; Hernandez, 2024; Ministry of Finance, 2024). Reported gaps included budgeting errors, financial statements not agreeing with underlying books of accounts and as such not portraying a true and fair view of financial position of school, misuse of funds, and delayed procurement among others (Hernandez, 2024; Ng'ambi, 2011; Ministry of Finance, 2024). These gaps have been attached to role ambiguity (dual teaching/bursar role) thus heavy teaching load combined with finance duties thereby reducing time and accuracy in financial work (Ministry of Education, Science & Technology, 2014; Langat, 2008) appointment without prior accounting background or training (Langat, 2008; Wakiriba et al., 2014; Ministry of Finance, 2024), lack of clear guidelines, and weak internal controls (Ministry of Finance, 2024; Malawi Legal Information Institute, 2022).

Similar trends were reported in Malawi. Teacher-bursars assume financial tasks while lacking bookkeeping skills. The capacity gap in financial proficiency contributed to mismanagement of school funds (Ng'ambi, 2011). Further added that there were inconsistencies in the financial figures within budget documents prepared by the Ministry of Education, Science and Technology, where these teacher-bursars are stationed. This finding supports the notion that teacher-bursars often lack sufficient financial management skills because their training was in teaching, and they only take on accounting duties as an additional responsibility.

This revelation further exposes the incompetence of these teacher-bursars. Conversely, competence predicts good resource management (Hernandez, 2024, Barrera, 2025, Hota, & Panda, 2023). Qualified bursars ensure prudent financial management. Arguably, financial competence must not be sacrificed with negligence in adhering to recruitment policies (assigning responsibilities to officers based on qualifications).

Again, this policy directive of appointing teachers as bursars based on trustworthiness (Ministry of Education, Science and Technology. 2013) contradicts with the requirements of Public Finance Management Act of 2022 which stipulates that all financial undertakings must be made in accordance with generally accepted accounting principles (GAAP) (Malawi Legal Information Institute. 2022, March 31). Based on these observations and submissions, therefore, this study sought to assess the competencies of teachers-bursars in the management of funds in public secondary schools and probably provide alternative ways of addressing the challenges in the execution of the delegated tasks.

Problem Statement

Financial management is a crucial enabler in a school, covering costs and managing financial resources (Hernandez, M. P. 2024). Furthermore, financial management's primary goal is to ensure that the resources collected must be used as effectively and efficiently as possible (Nachinguru, G., A., & Mwila, P., M. 2023).

As such, it requires competent and professionally trained people to properly execute generally accepted accounting principles and other instruments. Thus, being proficient in budgeting, accounting, and asset management will give schools a methodical way to manage their financial resources (Hernandez, M. P. 2024). Preferably, schools should have bursars capable of executing such responsibilities to help the head teacher to make informed decisions. However, schools often rely on untrained personnel to manage funds (Nachinguru & Mwila, 2023, Fanaturiza et al., 2024).

Further explained that the appointed teachers had no professional training in financial accounting nor management attained prior to their appointment as bursars. Expectedly, reports of their incompetence in financial management were established (Mvanda.et al., 2025, Manatad et al., 2025). The incompetencies included inaccurate record keeping, bank and cash reconciliation errors, substandard financial reports (Fanaturiza et al., 2024, Kipruto Kosgei, et al 2025).

Admittedly, basic education – where secondary schools belong consistently receives a significant budget share (57-63%) since 2019 to 2024 (Ministry of Education. 2024). Unfortunately, occurrences of financial mismanagement have been established in secondary schools which suggest the budgets are not prudently utilized.

According to Public Expenditure Tracking Survey (PETS) 2024 Report, there are instances of financial leakages and misreporting at the school level (Ministry of Education. 2024). This is in contradiction with the requirements expounded in Public Finance Management Act of 2022. Part IV Section 24 of the Act stipulates that all financial reports, financial statements, associated financial information and accounting procedures shall be made in accordance with GAAP (Malawi Legal Information Institute. 2022, March 31). The failure to adhere to financial guidelines underscores the ineptitude of these teacher-bursars. In respect to these revelations and other cited reports, therefore, this study sought to

assess the competencies of teachers-bursars in the management of funds in public secondary schools and to probably provide alternative ways of addressing the challenges in the execution of the delegated tasks.

Rationale of the Study

Universally, financial management ensures institutional goals are attainable. Having competent personnel to handle the financial aspect of operational processes at school does not only provide proficiency in financial transactions but also confidence in the school management. Nevertheless, reports of resource mismanagement have derailed educational service delivery (Ministry of Education. 2024). At the nexus of financial management in schools is the teacher-bursar (Nachinguru.et al., 2023, Fanaturiza et al., 2024, Amos, O., et al., 2021, Mvanda et al., 2025, Ndhlovu et al., 2020, Ministry of Education, Science and Technology 2013). While these studies document that teachers have assumed the role of bursars, they do not provide sufficient evidence using statistical tests on their competence when carrying out the tasks, specifically for bursar role in Malawi. This gap underscores the fact that while general problems have been documented, the specific technical and dual role challenges faced by the teacher-bursars have been largely ignored. By evaluating the technical proficiency of the teacher-bursar, this study sought to uncover the fundamental reasons behind the financial mismanagement of school funds, thereby providing valuable insights to policymakers and school administrators regarding their effectiveness in these roles.

Objectives of the Study

The main aim of the study was to assess the competencies of teacher-bursars in financial management in public secondary schools.

Specific Objectives

Specifically, this study wanted to:

1. Examine the competency of teacher-bursars in adhering to Generally Accepted Accounting Principles (GAAP) in the execution of their financial management duties.
2. Assess the difference in financial management performance between trained and untrained teacher-bursars.

Research Questions

This study endeavoured to investigate the problem by answering the following questions.

1. What is the level of competency of teacher-bursars in adhering to Generally Accepted Accounting Principles (GAAP) in the execution of their financial management duties?

2. Is there a significant difference in financial management performance between trained and untrained teacher-bursars?

Study Hypothesis

Following the synthesized comprehension of empirical evidence from various sources, this study understood that teacher-bursars who received initial training in financial management before their appointment executed their assignment with distinction. On the other hand, teacher-bursars who were not introduced to training prior appointments failed to perform their tasks per GAAP requirements (Nachinguru, G., A., et al 2023, Mvanda, T. B., et al 2025, Kipruto Kosgei, P., et al 2025). From these assumptions, this study therefore would test the following hypotheses.

H_0: There is no significant difference in financial management competency between teacher-bursar who received initial training and those who did not.

$$\mathrm{H}_0 : \mathrm{M}_{\mathrm{trained}} - \mathrm{M}_{\mathrm{untrained}} = 0$$

H_a: There is significant difference between in financial management competency between teachers-bursars who received initial training and those who did not.

$$\mathrm{H}_\mathrm{a} : \mathrm{M}_{\mathrm{trained}} - \mathrm{M}_{\mathrm{untrained}} \neq 0$$

Based on key principles in GAAP, this study would compare the financial management competency score means of two groups: trained teacher-bursar and untrained teacher-bursar by using independent samples t-est – since these two groups are independent of each other because a teacher-bursar cannot belong to trained group and the untrained one at the same time. If the *mean difference* is not equal to zero $\left(M_{diff} \neq 0\right)$ with Levene's test value greater than *0.05*$(p > 0.05)$, t-value greater than critical value$(t - value > 2)$, and that the *p-value* is less than *0.05,* we would reject the null hypothesis and accept the alternative hypothesis. We would confidently conclude that the two-group means are comparable and proceed with using the results of t-test in "Equal variance assumed" row to determine that statistical difference is strong and significant.

Regression Model of the Study

Empirical evidence had shown that training in financial management enhances competency in adhering to generally accepted accounting principles. Several sources highlighted that regular workshops on budgeting, bank and cash reconciliation, audit procedures and use of financial software improve financial management (Fanaturiza et al. 2024, Barrera, 2025, Hota et al., 2023, Nursaid, 2024). While there was an agreement on incompetency of untrained teacher-bursar to manage school finance, however there was insufficient evidence using standardized competency assessments to predict a variation in teacher-bursars' competency is determined by financial management training. In other words, specifically in Malawian context, any variation in teacher-bursars' competency could not be explained by training because such relationship was not established.

Therefore, this study sought to compare the financial management competency scores of teacher-bursars – who received training and those who did not – prior to their appointment by using independent samples t-test. The t-test offered an initial assessment of whether a statistically significant mean difference existed between the two groups. Building on this assumption, a simple regression model was then estimated to examine the predictive relationship between number of trainings attended and financial management competency. In the model, we treated *Training* as the independent (*explanatory*) variable and *Financial Management Competency Score* as dependent (*response*) variable. Thus, the regression model followed a standard equation:

$$Y = \beta_0 + \beta_1 X + \varepsilon$$

Where Y = financial management competency score (measure of adherence to bookkeeping obligations and GAAP)
β_0 = intercept (estimated baseline competency of a teacher-bursar in absence of training)
β_1 = training coefficient (predicted change in financial management competency score of teacher-bursars associated with each additional training exposure).
Type equation here. X = training (number of trainings in financial management) ε = error term

Significance of Study

The study would assist in identifying gaps within the system of financial management in secondary schools and in providing alternative approaches to addressing these gaps. From this understanding, research findings of the study would be of benefit to both theory and practice. In respect to theory, the study had added new knowledge pertaining to the way teacher-bursars are executing the tasks. The new knowledge would enlighten policy makers when planning and organizing resources for the schools. Consequently, this would lead to a comprehensive evaluation of the rationale for selecting teachers based on their trustworthiness rather than their skills. Schools employing teacher-bursars would therefore aim to adhere to proper accounting practices by, among other measures, organizing in-service training sessions for these teacher-bursars.

METHODOLOGY

Research Design

This study used explanatory sequential mixed methods as a design to accord a good platform for the study to understand the competencies of appointed teachers as bursars in managing finances in government secondary schools. Moreover, this study adopted a system theory of management as a framework on which the research undertaking was based. System theory was founded by Ludwig von Bertalanffy, William Ross Ashby and others between 1940s and 1970s. Briefly, it is a framework by which one can investigate and/or describe any group of objects that work together to produce some result (Capra, 1997). The theory advocates that in a system there are sets of inputs, transformation processes and outputs. So, for a system to produce the required outputs, it must have inputs injected into effective and efficient transformational processes (McNamara, 2006). Based on system theory, this study concludes that a school functions as a system. It has sets of subsystems and parts that work together to achieve a common goal. The appointment of teachers to work as bursars would hence lead to disintegration of a school as a system. In this situation, cases of abuse of funds and misappropriation of the same could be anticipated as results of incompetence.

Population and Sampling

The study targeted head teachers, teacher-bursars from public secondary schools in South West Education Division, and officers who form part of a management team at the division. The principal informants were head teachers and bursars because they are managers of funds in schools. The study also engaged internal auditor, Principal Human Resource Management Officer (PHRMO) and Divisional Planner to solicit critical information in auditing, monitoring, and evaluation of school's financial management. A simple random sample of 91 public secondary schools was selected from the target population with the help of Cochran's Sample Size formula (i.e. n_0 = 386.16, N = 118). Categorical informants mentioned above (i.e. the three divisional officers) were sampled purposively based on their

expected contribution to the study since they are privy to information this study sought to gather. Conclusively, all head teachers and bursars from these schools were included in the study giving a total of 185 respondents, including the three officers from the divisional office.

Research Instruments

We used questionnaires to collect information from head teachers and teacher-bursars. Interviews were done for the officers in the divisional office. Questionnaires were checked for content validity and reliability. In quantitative validity, Content Validity Ratio (CVR) was used to determine confidence in the content inherent in instruments. Accordingly, the formula for content validity ratio is (Zamanzadeh, V., 2015):

$$CVR = \frac{\left(N_e - \frac{N}{2}\right)}{\frac{N}{2}}$$

Where: N_e is the number of panellists indicating "essential" and *N* is the total number of panellists.

Thus, if CVR is bigger than 0.49, the item in the instrument with an acceptable level of significance will be acceptable (Zamanzadeh, 2015).

For example, in the teacher-bursar's questionnaire, five panellists identified item 1 as essential (N_e). With a panel size of six (N=6), the CVR was calculated to be 0.666. Since this value exceeded 0.49, the item was retained as essential for the instrument. As previously mentioned, items with a CVR greater than 0.49 were kept, while those below were removed. Thus, the teacher-bursar questionnaire contained 10 items before content validity was applied. After the panel's review and CVR application, three items were discarded due to scores below 0.49. Additionally, in the head teacher's questionnaire, three items were removed, leaving nine essential items.

Cronbach's Alpha Co-efficient was used to calculate reliability using appropriate computer software. The reliability co-efficient must range from *0.00* to *1.00.* A reliability co-efficient of *0.01* indicates complete absence of relationship hence no reliability at all; whereas *1.00* is the maximum possible co-efficient that can be obtained for research purpose (Ary, D., 2010). However, reliability should be at least *0.7* and preferably higher but not exceeding 0.9 (Cortina, J. M. 1993). Most importantly, the formula for Cronbach's Alpha formula is (UCLA 2016):

$$\propto = \frac{N\bar{c}}{\bar{v} + (N-1)\bar{c}}$$

Where:
N is the number of items
$\bar{c}$ is the average inter-item covariance among the items
$\bar{v}$ is the average variance

For head teacher's questionnaire, *N* was 20, $\bar{v}$ was 0.8273 and $\bar{c}$ was 0.193610526. Substituting into the formula, we had $\propto = 0.859364505$. from this result, the alpha coefficient for the twenty items was 0.859 (correct to 3 decimal places). Therefore, this value suggests that the items have relatively high internal consistency. Since a reliability coefficient of 0.70 or higher is considered "acceptable" in most social science research situations, 18 the items in the instrument were hence reliable. In terms of teacher-bursar's questionnaire, *N* was 15, $\bar{v}$ was 0.839933333 and $\bar{c}$ was 0.198686666. Using the formula, therefore, we had $\propto = 0.822935688$. In this case, for teacher-bursar's questionnaire, Cronbach's Alpha co-efficient for fifteen items is 0.823 (correct to 3 decimal places).

The items hence had a high internal consistency. Therefore, the items in teacher-bursar's questionnaire were reliable. However, reliability in qualitative studies is mostly a matter of "being thorough, careful and honest in carrying out the research" (Robson, C. 2002., p. 176). In qualitative interviews, this issue relates to several practical aspects of the process of interviewing, including the wording of interview questions, establishing rapport with the interviewees and considering 'power relationship' between the interviewer and the participant (Teddlie, 2010).

Therefore, the study considered these dimensions to take care of reliability in qualitative instruments. The study was able to get the required and relevant information from the interviewed participants.

Data Analysis

We employed parallel mixed data analysis. Parallel mixed data analysis involves two separate processes: quantitative data analysis (using descriptive and inferential statistics) and qualitative data analysis (using inductive content analysis) each providing understandings of the phenomenon under investigation. Thereafter, the interpretations of the phenomenon from each data analysis procedures are linked, combined, or integrated into meta-inferences (Creswell, 2023).

Based on the analysis technique, this study analyzed quantitative and qualitative data in a parallel and separate manner to generate inferences. The inferences from each strand were integrated and synthesized to form meta-inferences. According to (Creswell, 2023), the meta-inferences are conclusions generated through an integration of the inferences that were obtained from both strands of the study.

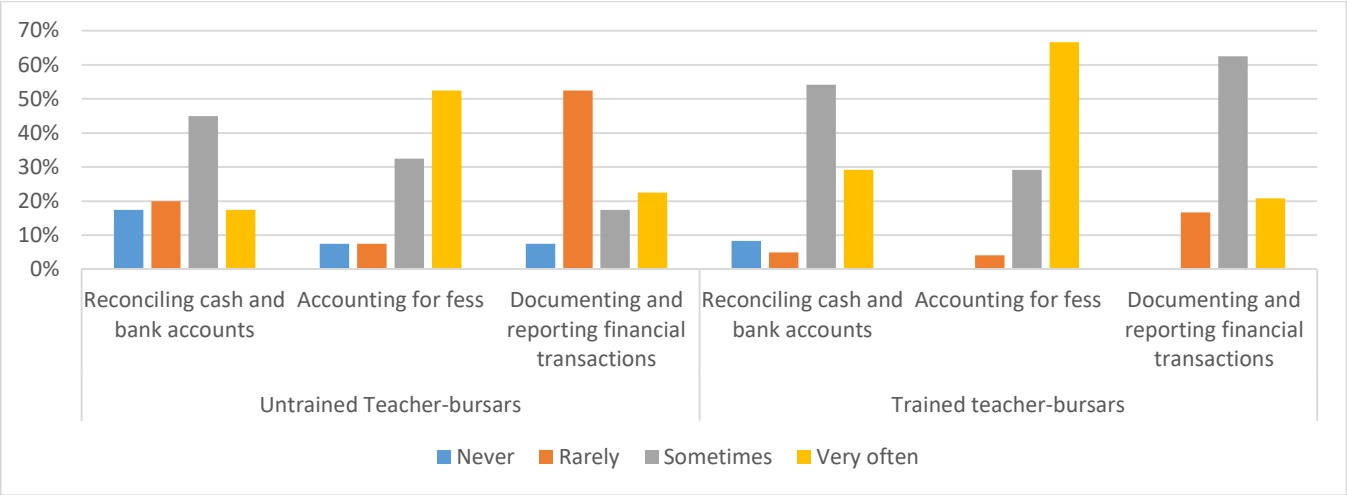


Figure 1: Use of GAAP by Teacher-bursars

In the case of quantitative data analysis, SPSS version 26 was employed for data analysis, enabling the production of descriptive statistics (including tables and charts) as well as inferential statistics (to evaluate hypotheses through independent samples t-tests and to verify the adequacy of the regression model). Inferential statistics are adopted in studies to specifically test hypotheses or for confirming or disconfirming the results obtained from the descriptive results (Creswell, 2023).

In addition, inferential statistics helped this study to use the sample results (of South West Education Division) to make or estimate about the population (the other five education divisions in Malawi). Most importantly, they would also assist to test the *null hypothesis* and be able estimate a predictive relationship between the *predictor variable* (training) and *response variable* (financial competency score).

To test the *null hypothesis*, an independent samples t-test was conducted to determine whether professional training in GAAP significantly influences the financial management skills of teacher-bursars. The null hypothesis stated that there is no difference in the financial management competency mean scores (FMCMS) between trained and untrained teacher-bursars. The null hypothesis would be rejected if the observed *mean difference* is statistically significant ($p < 0.05$).

Financial Management Competency Scores (FMCMS) for each teacher-bursar were computed in SPSS using the formula:

$$FMCMS_X = \frac{number\ of\ GAAP\ areas\ correctly\ adher\quad to\ by\ teacher-bur\quad X}{total\ number\ of\ GAAP\ areas\ assessed}$$

Individual FMCMS values were then averaged within each group (trained versus untrained) to obtain group means. The mean difference used to test the null hypothesis was calculated as:

$$M_{diff}: M_{trained} - M_{untrained}$$

A statistically significant mean difference together with non-significant Levene's test ($p > 0.05$) indicating equal variances, would provide evidence to reject the null hypothesis. Furthermore, assessment protocols for computing FMCMS were derived from GAAP-based financial management principles embedded in teacher-bursars' questionnaire. These principles included: reconciling cash and bank accounts; accounting for fees; documenting and reporting of financial transactions; making entries for purchase or disposal of fixed assets; producing income statements monthly: generating balance sheets quarterly: producing statement of cashflow quarterly; segregating accounts into specific vote heads; allocating funds to specific vote heads; accounting for funds allocated to specific vote heads. Therefore, competency in these ten areas formed basis of the FMCMS.

Following the t-test, a simple regression model was estimated to quantify the extent to which training in GAAP predicts financial management competency. The model thus took the form:

Financial Management Competency Score = $\beta_0 + \beta_1$ Training

Thus, the regression model estimates the degree to which training contributes to financial management competencies while acknowledging that additional factors may also influences the outcome.

Qualitative data from the interviews was analyzed

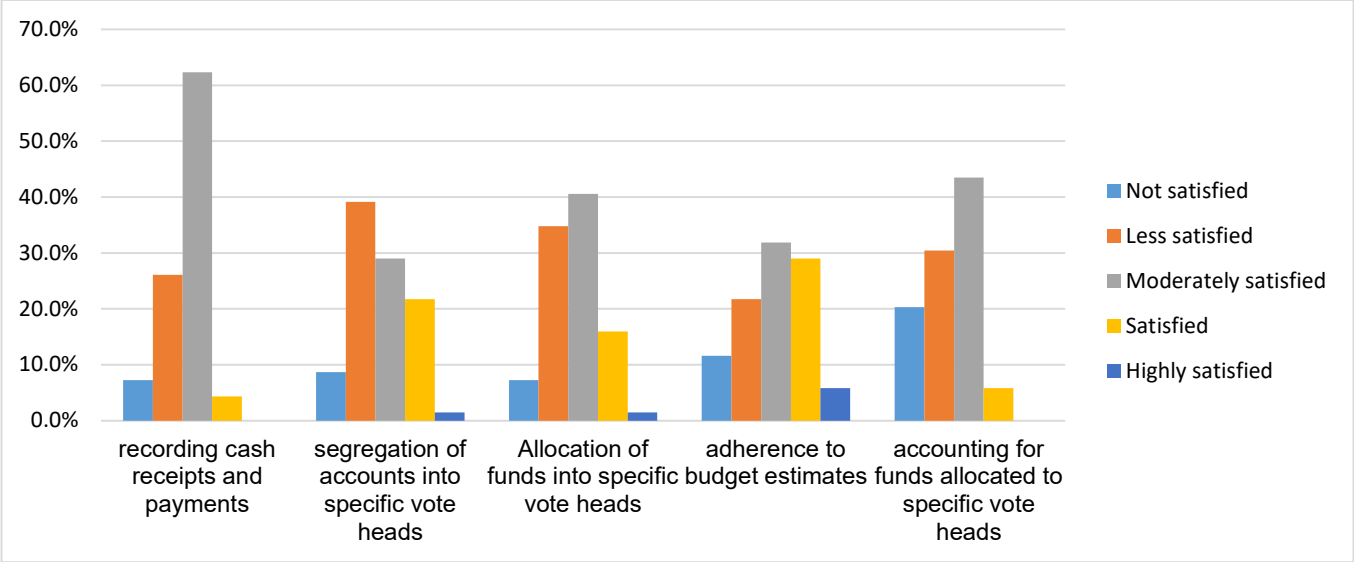


Figure 2: Head teachers' Levels of Satisfaction in Teacher-bursars' Use of GAAP

through inductive content analysis which is based on interpreting opinions and perspectives of various subjects by categorizing elements into themes Its strength lies in its methodological control and step-by-step analysis of information. In addition, it offers exploratory approach which fosters a deeper understanding of the subject matter, enriching the interpretation of data collected from interviews or open-ended questionnaires (Berkovic, 2023). The flexibility in this technique enables us to capture complex human experiences and perspectives effectively. By analysing participant quotes and narratives, we managed to construct a comprehensive picture of emerging trends and insights, addressing the nuances of human behaviour and attitudes as suggested by (Dawadi, 2021). With this technique, this study managed to get the meanings from the lived experiences of categorical respondents thereby enhancing the understanding emerged from the numerical data.

RESULTS

Competency Levels of Teacher-bursars in Adhering to GAAP

Funds Accounting and Compliance to Internal Controls

Teacher-bursars were appraised on their compliance with generally acceptable accounting principles (GAAP). We wanted to find out their proficiency in bookkeeping. Therefore, in Figure 1, both sets of teacher-bursars gave their own assessment of their management of public funds. Their assessment was in terms of their adherence to GAAP. Figure 1 depicts that 18% of untrained teacher-bursars hardly reconciled cash and bank accounts only 8% of trained teacher-bursars reconciled the cash and bank accounts. Again, 8% of untrained acknowledged to have never accounted for the fees they collected while none from trained teacher-bursars failed to account for the fees. Internal Auditor's reaction to these findings was clear.

"Yes. The appointment of teachers to work as bursars does affect the implementation of GAAP. This office tries to organize trainings to these teacher-bursars through small workshops, but this does not guarantee that a person will be able to implement GAAP properly."

The internal auditor's assessment agreed with the finding in Figure 1 where 23% of untrained teacher-bursars documented and reported financial transactions while 21% of trained teacher-bursars adhered. Again, we wanted to understand from the auditor on what exactly happens after discovering that the teacher-bursars she had visited are facing difficulties in this area.

"We do make follow-ups. The follow-ups (do) help. They (teacher-bursars) see how serious we are on checking them; when you check on them regularly is when they realize that I need to adjust and make necessary improvements."

Similarly, we inquired from head teachers to provide their input in this question of competency. As direct supervisors of the teacher-bursars, their feedback on this matter was highly regarded. They thus play a key role in

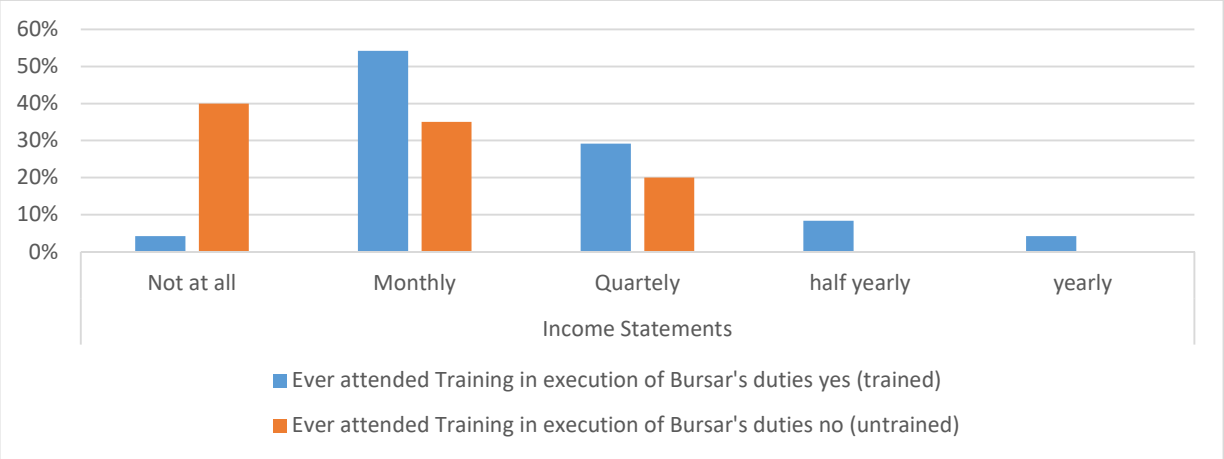


Figure 3: Response on Production of Financial Statements

Table 1: Group Statistics for Trained and Untrained Teacher-bursars

	Ever attended Training in execution of Bursar's duties	N	Mean	Std. Deviation	Std. Error Mean
FMCMS	yes (trained)	24	0.8188	0.17872	0.03648
	no (untrained)	40	0.549	0.20687	0.03271

determining the course of discussion regarding their handling of generally acceptable accounting practices. Figure 2 illustrates the head teachers' level of satisfaction with the way teacher-bursars perform delegated tasks. Averaging the percentages of the ratings, we have 42% of head teachers stating that they were moderately satisfied with the way teacher-bursars have been ensuring internal controls when transacting the assigned tasks. In the same manner, 30% were less satisfied while 11% were completely not satisfied with their work as far as their use of GAAP is concerned. This entails that a bigger chunk (83%) of head teachers had reservations towards teacher-bursar's use of internal controls when managing financial resources of the school.

Efficiency in Production of Financial Statements

This study again appraised the teacher-bursars' readiness and willingness to produce financial reports. The eventual results of the appraisal are presented in Figure 3.

Figure 3 has shown that 40% of untrained teacher-bursar accepted they have never attempted to produce these financial statements. Similarly, only 4% of trained teacher-bursars confirmed not adhering to production of financial statements. Thirty-five percent of untrained teacher-bursars pointed out that they do produce these financial statements monthly.

Commenting on the untrained teacher-bursars (23% in Figure 1 and 35% in Figure 3) response's indication that they do produce these financial statements, the internal auditor disagreed with their assertion and stated that:

"Most of them come up with reports that cannot even be properly used by anyone else, any stakeholder or even head teacher cannot understand what teacher-bursar is trying to explain to them. A report is supposed to give someone or help someone to decide."

Assessment of Differences in Financial Management Performance between Trained and Untrained Teacher-bursars

The study performed an inferential statistical analysis using independent samples t-test to determine if professional training had a significant effect on financial management competencies of teacher-bursars.

Hypothesis Testing on Difference in Group Means between Trained and Untrained Teacher-bursar

Based on the findings from both sets of teacher-bursars, management officers and head teachers, we were compelled to perform independent samples t-test to ascertain whether professional training in GAAP influences financial management skills in teacher-bursars. Table 1 shows the group descriptive statistics.

Results in Table 1 show that bursars who had received training (M = 0.8188, SD = 0.17872, n = 24) demonstrated significantly higher FMCMS scores than

Table 2: Independent Samples Test for Trained and Untrained Teacher-bursars

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
FMCMS	Equal variances assumed	1.053	0.309	5.306	62	0.00	0.26975	0.05084	0.16813	0.37137
	Equal variances not assumed			5.505	54.189	0.00	0.26975	0.049	0.17152	0.36798

those who had not received training (M =0.5490, SD = 0.20687). Furthermore, the individual teacher-bursar's FMCMS scores who received initial training were not as spread as those who did not ($SD_{trained} < SD_{untrained}$). Therefore, the observed *mean difference* of the group means is 0.2698 $(M_{diff} : 0.8188 - 0.5490)$. This means training improves competency by 27 percentage points.

We further computed independent samples t-test to determine the fitness of our regression model. Since our mean difference is significant, the linear regression would assist quantify how much of the financial management competency score is predicted by the presence of training. With Levene's test (F = 1.053, p = .309), the assumption of equal variances was met. Therefore, we can proceed to use "equal variances assumed" row. The difference between the two groups was statistically significant, t(62) = 5.306, p < .001, with a mean difference of 0.2698 (95% Confidence Interval: 0.1681 to 0.3714). The confidence interval (0.168 to 0.371) shows the improvement is reliable and not due to chance. In this case, the *null hypothesis* is rejected, and the alternative hypothesis is therefore accepted. Importantly, these findings provide strong evidence that professional training in GAAP significantly enhances the financial-management competency of teacher-bursars. (Table 2)

The significant statistical difference observed is supported by the findings of the internal auditor regarding the competency of teacher-bursars who had no initial training in fulfilling these responsibilities.

"There are challenges in the way they do their documentation, they do not know how to do the documentation. They have challenges in posting information."

Nevertheless, the PHRMO had a different perspective on this result. She blamed the appointing authority for their wrong choices.

"They are to blame because they choose the bursars (themselves). So, if they are not satisfied with their choices, then maybe they should change their choices."

In response to this suggestion by the PHRMO on reassigning the underperforming teacher-bursars to other duties and that they should be replaced, internal auditor finds it painful to be working with teacher-bursars who are being changed willy-nilly; and who are at the mercy of head teacher's abuse of these powers.

"*The unfortunate thing is you train a teacher-bursar this year, you work with them to get to know the things; and at the time they have known the things, you find out that the head teachers have changed them because they are not getting along; or that they have been transferred to another school; or when a new head teacher has been posted to a school, (when) he or she finds out that the teacher-bursar there cannot get along with then the new head teacher changes him or her and appoints another teacher."*

DISCUSSION

Competency Levels of Teacher-bursars in Adhering to GAAP

Funds Accounting and Compliance to Internal Controls

Research findings from the teacher-bursars' questionnaire indicated that 52% of untrained teacher-bursars rarely documented and reported financial transactions. In line with these results, management has conceded that the teacher-bursars are struggling to maintain financial records. These revelations are not far away from what (Nachinguru and Mwila, 2023), (Fanaturiza, et al) and (Kipruto Kosgei and Lekhetho, 2025) established that untrained teachers failed to come up with accurate record-keeping, reconcile bank and cash transactions, produce standard financial reports and fees balances. These results are, therefore, not surprising.

Similarly, head teachers were disenfranchised with the way teacher-bursars conducted themselves when it comes to ensuring adherence to internal controls. The study found that 83% of head teachers expressed concerns regarding teacher-bursars' adherence to financial accounting principles. This indicates that a significant proportion of head teachers perceive teacher-bursars as lacking competence in implementing GAAP. This result collaborated to (Nachinguru, 2023) who reported that teacher-bursars normally use "trial and

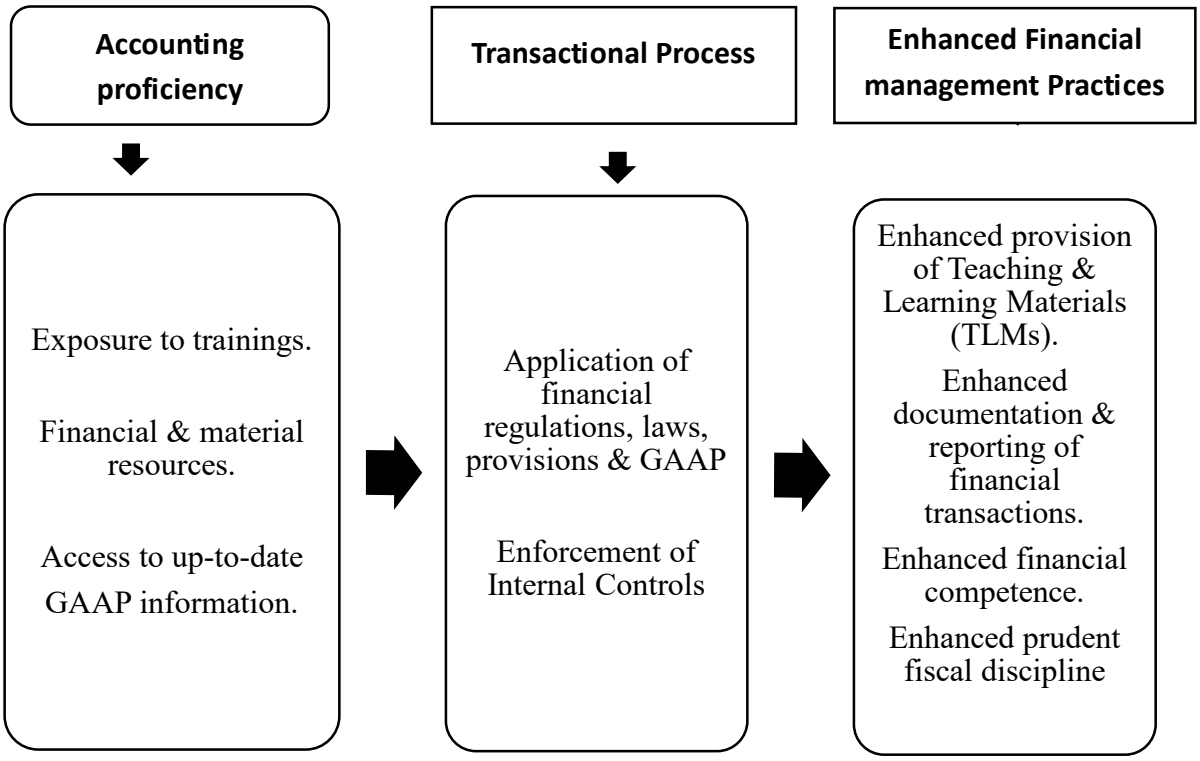


Figure 4: Conceptual Framework on Management of Finances in Public Secondary School

error" when executing their assigned jobs.

Efficiency in Production of Financial Statements

Even though 60% of teacher-bursars said they produce financial statements but, according to other findings, these statements cannot even be properly used by anyone else, any stakeholder or even head teachers cannot understand what teacher-bursar is trying to explain. In addition, the findings from management accepted that there are challenges in the way teacher-bursars do their documentation. Therefore, these findings from management are serious signals which all point to incompetence being displayed by teacher-bursars. Similarly, (Nachinguru et al., 2023, Amos et al 2021) and (Mvanda et al 2025, Ndhlovu et al., 2020) pointed out that there were major gaps in financial analysis, budgeting and reporting exhibited by the untrained teacher-bursars. In view of these findings, this study found these reports very disturbing, considering that availability of financial records are benchmarks and signals of how transparent and accountable an institution is. In addition, (Diaz and Accad, 2025), (Manatad, & Labitad, 2025) and (Hota & Panda, 2023) contend standard reporting formats are typically exhibits of evidence to auditors who need to verify the transactions which have occurred. Furthermore, this shows that the school funds may be used in activities that are not related to enhancement of teaching and learning.

Assessment of Differences in Financial Management Performance between Trained and Untrained Teacher-bursars

Hypothesis Testing on Difference in Group Means between Trained and Untrained Teacher-bursar

An independent samples t-test was carried out to examine the effect of GAAP training on the financial-management competency of teacher-bursars. The inferential statistics' findings confirmed that initially trained teacher-bursars ($M = 0.8188$, $SD = 0.1787$, $n = 24$) exhibited significantly higher FMCMS scores than those who did not receive training ($M = 0.5490$, $SD = 0.2069$, $n = 40$). Levene's test approved that the assumption of equal variances was met ($F = 1.053$, $p = .309$). The difference between the two groups (trained and untrained teacher-bursars) was statistically significant, $t(62) = 5.306$, $p < .001$, with a mean difference of 0.2698 (95% CI: 0.1681 to 0.3714).

The confidence interval indicated that if this study was to be repeated 100 times with different groups of teacher-bursars, 95 out of those 100 times, the difference in competency between the trained and untrained teacher-bursars would fall between 0.1681 and 0.3714. This study has therefore rejected the null hypothesis and accepted the alternative hypothesis. The mean difference entails that 27 percentage points change in financial management competency scores is explained by training in GAAP. These findings provide strong evidence that professional training in GAAP significantly influences the financial-management competency of teacher-bursars. This result buttressed (Kipruto Kosgei, and Lekhetho, 2025) recommendation that employing trained accountants or upgrading teacher-bursars through formal certification would surely enhance financial management in schools. Following the results of the independent samples t-test, the estimated baseline competency in absence of training (β_0) was 0.549 and training coefficient (training effect, β_1) turned out to be the mean difference which is 0.2698. With these figures, therefore, our predictive regression model becomes:

$$Financial\ Management\ Competency\ Score = 0.549 + 0.2698(Training)$$

This model indicates that participation in GAAP training is associated with an increase of 0.2698 in financial management competency scores. This study therefore suggests that GAAP training is a significant determinant in accounting proficiency among teacher-bursars in secondary schools.

Conclusion

Competency of teacher-bursars had been found wanting; lack of basic accounting practices was prominent in most of teacher-bursars. As a result, financial management systems had been seen to be on free fall – since majority of teacher-bursars (56%) did not attend even a single course in financial management – in that they were managing the public funds on trial and error, muddling through until they made a breakthrough on their own. This was very dangerous as it might lead to wastage of financial resources.

Additionally, there is robust empirical evidence that professional training in GAAP is a primary determinant of financial management competency in teacher-bursars, effectively increasing their competency score by a mean difference of 0.2698.

Financial Management in School Framework

The study developed a framework called FIMASO (Financial Management in School), which outlines how public schools can effectively manage their finances, drawing on both the findings and their synthesis.

In figure 4, teacher-bursar's effectiveness in financial management is dependent upon accounting proficiency. In this study, accounting proficiency is defined as the result of competence in mathematical operations which facilitates adaptability to financial accounting as well as participation in financial literacy training.

Presence of training increases accounting proficiency's value by a coefficient of 0.2698. Without this training, the accounting proficiency relies heavily on "trial and error", leading to a lower baseline competency of 0.595.
However, the proficiency in financial accounting is enhanced through provision of financial and material resources for the teacher-bursar to access up-to-date GAAP information from online and other sources.

This FIMASO framework is grounded on the system theory of management. According to transaction process, as head teacher enforces internal control, the higher competency score (0.8188) of trained teacher-bursars ensures that financial laws and GAAP guidelines are adhered to more accurately. As a result, these enhancements contribute to better financial management within public secondary schools. Therefore, in fiscal matters, this framework remains a core contributor to the body of knowledge and practice.

Recommendations of the Study

The study has proposed several recommendations that the Government of Malawi and other important stakeholders should consider to effectively and efficiently enhance financial management of public funds.

a) The relevant ministry should provide training for teachers who also serve as bursars. Such training is highly advantageous for these teacher-bursars, as it will help them grasp technical accounting practices, which are often unfamiliar to them, thereby enhancing their effectiveness and efficiency. More importantly, it will instil the necessary confidence and diligence required for their assigned tasks. However, financial management training should be structured in a way that does not conflict with human resource principles. Otherwise, it might be perceived as encouraging a career shift from identifying as a professionally trained teacher to becoming a qualified accountant and could potentially lead to requests for transfers to another ministry, such as the Ministry of Finance and Economic Affairs.

b) Universities and teacher training institutions ought to offer a course in basic financial management as part of their curriculum for future secondary school teachers.

This approach will ensure they are well-equipped to take on roles such as bursars or head teachers when they enter public service after graduation.

Contributions of the study

This research concentrated on examining the policy direction of Malawi's Ministry of Education, Science and Technology, which directed head teachers to assign teachers as bursars in the absence of qualified individuals for the role, prioritizing their perceived trustworthiness over their financial management skills (Ministry of Education, Science and Technology. 2013). Additionally, several studies have discussed the incompetency of teacher-bursars in managing school funds (Nachinguru, & Mwila, 2023), (Amos et al., 2021) - Mvanda, Chaula, & Chaula, E. (2025) (Kipruto Kosgei, P., & Lekhetho, 2025) (Hota, & Panda, 2023), as such exploring this phenomenon was inevitable and necessary. Building on the results, therefore, this study has established the existence of incompetency in teacher-bursars' execution of bursar role. When more than half of teacher-bursars fail to record and report financial transactions, it raises significant "red flags" and suggests the possibility of financial misconduct. Likewise, 83% of head teachers reported that teacher-bursars did not adhere to financial accounting principles. Statistically, the trained teacher-bursars (M=0.8188), t (62) = 5.306, $p < 0.05$ significantly outperformed the untrained (M=0.595) thereby rejecting the null hypothesis. The study's observed mean difference of 0.2698 cemented the "Training Effect" as an important component of the FIMASO framework which acts as a tool to effectively enhance financial management in schools. Ultimately, this study and its FIMASO framework offered a tangible, actionable roadmap for school administrators and teacher-bursars to transition towards effective and efficient utilization of public funds.

Suggested Areas for Further Studies

A study should be carried out to establish a causal relationship between proficiency of teacher-bursars in management of funds and availability of fraud in public schools.

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