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*Original Article*

# Evaluating the Adequacy of Financial Resources in Ghanaian Basic Schools: A Leadership Perspective

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## Abstract

The research examined the adequacy of financial resources provided in the basic schools in the Gomoa West District of Ghana guided from leadership perspective. Anchored in philosophical assumption of constructivism and interpretivism, the study adopted a qualitative approach and a case study design. Through the expert purposive sampling method, 3 officers of the district education directorate and 9 head teachers of public basic schools were selected. The instrument for data collection was semi-structured interview guide. The collected data was analysed using a thematic approach and guided by the education adequacy theory. Key findings revealed that government allocation through the Capitation Grant which is the major source of statutory funds for schools were widely regarded as inadequate, irregularly disbursed, and limited by rigid allocation regulations. Although other allocation sources, like Parents Association (PA) contributions, weekly worship offertory and extra classes fee serve as critical supplementary funds, they remained erratic, inconsistent and are significantly affected by the existing socioeconomic conditions. Moreover, the paper shows that school managers resort to adaptative mechanisms but not to the extent that addresses inadequacies in the allocation. The study recommended a revision of the capitation grant to reflect inflation, enrolment growth, and the actual cost of delivering quality basic education, establishment of a fixed disbursement schedule backed by enforceable budgetary commitments and continuous professional development in financial management, budgeting, and resource mobilization for head teachers and district education officers by the Ministry of Education and the Ghana Education Service.

**KEYWORDS**: education finance, funding adequacy, basic education, leadership perspective

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## 1.0 INTRODUCTION

The achievement of quality is the main goal of any educational management and this require appropriate financing in sufficient quantity in achieving it (Sette & Ismanto, 2024). Research indicates that education financing is a fundamental pillar of any education system, as schools, policies, and administrative functions depend on adequate funding to operate efficiently (UNESCO, 2025) It should, however, be highlighted that education finance also improves teacher motivation, which is a crucial factor in the provision of quality education (Hanushek, 2016). Abu Alfoul et al., (2024) asserts that in recent years, low- and middle-income countries such as Ghana have significantly increased their investments in education, recognising its role in fostering economic growth and social development. Despite this, there remain discrepancies in the allocation of funds, which in most instances tend to negatively impact groups, like children in underprivileged societies as well as individuals with special needs. In addressing these discrepancies both an increase in financial resources and strategic resource distribution is required to ensure equal access to quality education (UNESCO, 2025).

Notwithstanding substantial investments in education and the corresponding rise in educational expenditure and school enrolment rates, the educational attainment in the developing countries remains inadequate (Mamadova et al., 2019). According to the World Bank (2023), insufficient levels of finance, weak institutional structures, and poorly designed delivery systems, have been identified as contributing to the challenge of having few individuals participate in basic education in developing economies. Considering these existing financial conditions in many developing countries, it is important to examine the financing strategies for education in order to promote efficiency and promote social fairness (Mamadova et al., 2019). Mamadova et al., (2019) further argues that, often, the current financing mechanisms lead to insufficient investment in education and the inappropriate distribution of government expenditure in this sector. The diversity of funding sources and efficiency-enhancing measures are therefore required to cover the significant financial investments for expanding access and improving the quality of education (Gropello, 2006; IBRD, 2005).

Since the beginning of the Fourth Republic, successive governments in Ghana have instituted programmes and policies to make education, especially basic education, affordable and accessible to all people and to improve education for all Ghanaians. The Free Compulsory Universal Basic Education (FCUBE) was instituted in 1995 as a constitutional mandate to ensure that basic education is both free and compulsory a decade following the 1992 constitution. Financing education in Ghana has posed a dilemma for policymakers (Akyeampong, 2009). Akyeampong (2009) further posits that all educational levels in Ghana face analogous challenges, including inadequate physical infrastructure and insufficient teaching and learning materials essential for the effective provision of excellent education. The policy and implementation of free schooling are primarily about removing the financial barriers to education and enhancing access for all citizens of school age in Ghana. Although these policies are ostensibly about addressing financial barriers to education, they are also part of a broader education funding strategy designed to promote more equitable access to better-quality education (Akyeampong, 2009).

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Ghana under the Fourth Republic has adopted two major policies to ensure total free education at the pre-tertiary level. These policies are the Free Compulsory Universal Basic Education (FCUBE) and the Free Senior High School (FSHS), with the latter ostensibly serving as an extension of FCUBE. The Capitation Grant Scheme, which was introduced between 2004 and 2005 as a pilot scheme to enhance the FCUBE programme, was expected to make education at the basic level fee-free by eliminating all fees and levies. In the case of secondary education, the persistence of unaffordability, embedded in the cost-sharing system, restricted most graduates of basic school from enrolling in senior high schools (Addae et al., 2019; Adu-Ababio & Osei, 2018; Nurudeen et al., 2018) and also led to the introduction of the FSHS policy. These initiatives were designed to eliminate financial barriers and promote equitable access to quality education. Consequently, Ghana's investment in education has been significant, with national expenditure often surpassing international benchmarks.

Despite these significant investments, the quality of basic education remains a challenge. Schools continue to lack physical facilities, as well as teaching and learning resources, sparking important inquiries into the sufficiency of the financial resources allocated to the education sector in the country. This predicament has been most flagrant in the Gomoa West District in Ghana, where the financial challenges facing the district as a whole continue to impact the quality of education in the district. The district is faced with challenges in the form of dilapidated classroom blocks, a lack of furniture, inadequately stocked classrooms in terms of teaching and learning resources, as well as a high rate of teacher attrition, losing as many as 288 teachers in the 2021/2022 academic year alone (GWDA, 2021). This has resulted in the decrease in the students' performance, as seen in the reduction in the pass rate of the Basic Education Certificate Examination (BECE) from 69.8 percent in the 2020/2021 academic year to 60 percent in the 2021/2022 academic year. School managers and the district directorate, continues to struggle between stretching meager resources while also seeking to maintain quality education the district (GWDA, 2021).

Determining the sufficiency of the supplemental financial resources offered to the schools, as well as mandated financial resources, from leadership perspective is therefore imperative. There are number of studies which address educational finance and quality education in Ghana (Adamba, 2023; Antwi, 2021; Fuseini, 2025; Kwaah, 2023; Partey et. al, 2024), however none of these studies focus on addressing the issue of education finance adequacy from the lenses of leadership. The study therefore aims to fill this gap by evaluating the adequacy of financial resources available to basic schools in the Gomoa West District of Ghana from a leadership perspective, focusing on both statutory and supplementary funding sources, and to identify strategies for improvement.

To this end, the study was guided by the following research questions:

1. How adequate are statutory education budgetary allocations for the management of schools in the Gomoa West District?

2. How adequate are supplementary sources of finance for basic education in the district?

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### 1.1 Significance of the Study

The study is significant in a number of ways. First, it contributes to educational policy development and implementation as it provides empirical evidence to inform the Ministry of Education (MoE) and Ghana Education Service (GES) as well as other funding agencies on funding adequacy and allocation priorities. Secondly, the study has leadership implications because it highlights how school heads and district officers can better plan, manage, and advocate for adequate resources. Finally, the study extends the application of education finance theory in the context of Ghana and inculcate leadership dimension to the discourse of education finance adequacy.

### 1.2 Theoretical Framework

The study is guided by the education finance adequacy theory which is a framework for determining the resources and supports needed to provide leaners with adequate education. This theory asserts that all students are entitled to a certain level of education, which includes access to qualified teachers, adequate facilities, appropriate materials, and sufficient resources (Odden & Picus, 2018; Rebell, 2002). The theory suggests that the government must ensure adequate funding based on the actual cost of providing such an education. Having its origin in the United States of America, the theory essentially involves a judicially enforced requirement for states to provide a specified level of funding per student to guarantee a "minimally adequate" education (National Research Council, 1999). Although there is no single person who can be attributed with propounding the adequacy theory of education, notable people who have contributed to the development of the theory include education policy experts, advocacy groups, and legal scholars. The most prominent people in the education adequacy movement include Michael Rebell, David Sciarra, and John Yinger, among others (National Research Council, 1999). They argue that education is a fundamental right that the government must provide, and that this necessitates adequate funding and resources to ensure that all students have access to a quality education. The education adequacy theory applies in education finance governance as it brings into light that the governments should provide adequate funding and resources to ensure that students get quality education. In governance, the theory stipulates that funding policies and allocations should be done in a manner that meets the educational needs of all students regardless of their race, ethnicity, socio-economic status, or geographic location (World Bank, 2018). The theory is applicable to this study by assessing whether financial inputs in Gomoa West District are sufficient for schools to meet basic education standards, considering leadership's role in resource utilization.

### 1.3 Literature Review

Financing education continues to be a central issue in achieving Sustainable Development Goal 4, which calls for inclusive and equitable quality education for all learners. The idea of financial adequacy, that is, ensuring that schools have sufficient resources to meet educational standards, has gained considerable attention in recent years. UNESCO (2016), emphasize the need for predictable and adequate funding for sustained educational improvement, particularly in underserved regions. Ngware et al. (2007) and Akyeampong (2009) pointed out that schools with low funding usually find it difficult to be able to maintain its infrastructure, purchase teaching

materials and also deliver quality education particularly when they are in marginalized or remote areas. Across the world, researchers have shown that both the amount and the effective use of financial resources significantly influence student outcomes (Zamir, 2023; Hassan, Groot, & Volante, 2022).

Financing of basic education world over depends on a combination of external, private and government resources. Public financing, primarily with government budgets and taxes is the biggest contributor, with household spending and international aid (UNESCO, 2021). In many developing countries, however, public expenditure falls short of international benchmarks of 4-6% of GDP or 15-20% of total government spending (World Bank, 2022). To fill this gap, donor agencies and nongovernmental organizations often provide supplementary funding, especially in low-income regions. In Ghana, for instance, public funding is the major source of financing for basic education; this occurs mainly through allocations by the Ministry of Education, the Ghana Education Trust Fund (GETFund), and the District Assemblies Common Fund (Adamba, 2023). These statutory provisions are further supplemented by financial and material contributions from Parents Associations (PAs), international development partners, and local community initiatives (Ampiah & Adu-Yeboah, 2009). World Bank (2020) however notes that such sources are limited and therefore emphasise the urgent need for more sustainable and substantial funding mechanisms to support basic education.

Across Sub-Saharan Africa (SSA), evidence consistently points to the inadequacy of education financing despite commitments to international benchmarks of 4-6% of GDP or 15-20% of national budgets (Chikoko & Mthembu, 2020). Their systematic review demonstrated chronic underfunding in basic and secondary levels, overdependence on external and domestic sources, and inequities in rural-urban schools. These results support the conclusion drawn by the study of Musah, Aawaar, and Musah (2024), as it demonstrated that the allocation of funds in the provision of public education in Sub Saharan Africa (SSA) has a positive but differentiated impact on the quality of education. The resilience of this relationship was largely dependent upon the quality of the institutions and governance structures, indicating that while having enough funds is not just a question of allocation, the capacity to spend the funds also matters. This can create a positive impact, as when schools are well-funded, students tend to perform better, and generally improve the quality of education.

However, when funding is inadequate or poorly administered, disparities in learning outcomes tend to widen, an issue that is especially visible in many developing contexts. As indicated by authors Zeleke et al. (2023) unpredictable flows within financial services within educational institutions have been a source of stress to administration authorities, which has been responsible for poor services. This is echoed by Matthew (2022) who stated that poor and unpredictable funding within Nigeria has led to high stress within financial matters within those institutions, resulting in poor provision within primary educational services. This is attributed to inadequacies within funding, which have been associated with imposing financial stress within disadvantaged groups by Verspoor (2008).

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Musah, Aawaar, and Nkansah (2024) expand these arguments by noting that institutional quality, specifically transparency, accountability, and effective leadership have a role to play in determining how financial resources ultimately impact student outcomes. Their research concluded that schools that are well led and those with good management practices are likely to perform better even with the few available resources. This approach is aligned with the Education Finance Adequacy Theory that states adequacy not only in the number of funds provided but also in the effectiveness of the schools to utilize the resources it gets to achieve the educational standards.

More specifically within the Ghanaian context, there is contemporary literature which provides a very informative outlook on matters concerning funding within this particular sector. Adamba (2023) conducted a political economy analysis on funding trends within basic education and found that while nominal funding is on an ascending curve, factors such as inflation, increasing enrollment numbers, and policy trade-offs such as that pertaining to the Free Senior High School policy continue to erode funding within this sector. Additionally, Fuseini (2025) argued that there has been a shift within funding priorities to other aspects of schooling due to the emphasis on implementing the Free SHS policy, ultimately resulting in inadequate funding within basic schools. Complementary studies at the school and district levels reinforce these conclusions. Kwaah (2023) observed that the way head teachers handle school finances plays a major role in determining how resources are generated and utilized. Antwi (2021) also added that the unpredictable releases of funds and the disparity in per-pupil spending are also factors that cause unequal academic performance in different districts. Likewise, Partey et. al (2024) pointed out that many basic schools, particularly those in rural areas, face serious shortages of teaching materials, infrastructure, and maintenance support. Collectively, these findings underscore the crucial influence of school leadership and management in determining how financial adequacy is realized within local educational settings.

Besides school level studies, other researchers have investigated Ghana's overall taxation environment. Abadzi (2009), argues that budgetary allocations within developing settings tend to be inadequate, such that there is a need to complement these gaps with other sources of funding. Ansong et.al (2024) identified low domestic revenue generation as one of the factors inhibiting sustained funding within the educational sector, while Thierry and Emmanuel (2023) stressed the importance of better developments within the financial sector because this improves the nation's ability to finance her educational budget.

Generally, there are three themes identified by reviewed literature that are important. First, there is inadequate funding of educational expenses within Sub-Saharan Africa and Ghana to actually provide for educational needs. Second, there is a need to ensure that there is leadership and institutional capacity to ensure that available resources are utilized to improve educational outcomes. Third, to ensure a level of financial adequacy, there is a need to both make improvements at a country level to improve revenue mobilization and also implement approaches to improve financial management within schools to increase innovative uses.

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## 2.0 METHODS

### 2.1 Research Design

The philosophical basis of the study is hinged on constructivist ontology, which presupposes that social phenomena are created by social actors, and an interpretive epistemology which presupposes that interpreting reality is impossible without evaluating the subjective meanings that people attribute to what is perceived in reality. This orientation resulted in the selection of a qualitative research approach which is best suited to examine a complex social phenomenon based on the viewpoint of the local population. A case study was selected as a design of an intensive, deep-seated inquiry into the actual world setting of financial governance in the limited system of the Gomoa West District. Specifically, a single, embedded case study design was adopted, with the Gomoa West District serving as the bounded case and individual district officers and head teachers constituting embedded units of analysis within it.

### 2.2 Study Setting

The study was conducted in the Gomoa West District, a predominantly rural district in the Central Region of Ghana, characterised by significant infrastructural and resource constraints affecting the delivery of basic education (GWDA, 2021). The district's education directorate oversees public basic schools organised into circuits, some of which benefit from targeted interventions such as the Ghana Accountability for Learning Outcomes Project (GALOP) owing to historically low performance and resource deprivation. This setting was purposively selected because it typifies the financial governance challenges confronting many rural districts in Ghana, making it an information-rich context for examining the adequacy of statutory and supplementary school financing from a leadership perspective.

### 2.3 Population

The population of this study was district education officers and head teachers of public basic schools in the Gomoa West District, as they were directly involved in educational financial management.

### 2.4 Sampling and Participants

Expert purposive sampling was used, whereby participants were deliberately selected on the basis of their direct, hands-on responsibility for financial decision-making and resource management within the district's basic education system, rather than at random. Two criteria guided selection: (i) the participant occupied a substantive position with direct oversight of, or accountability for, statutory or supplementary school finances (that is, district education officers responsible for budgeting and disbursement, or head teachers responsible for managing school-level funds); and (ii) the participant had served in that role for at least two years at the time of data collection, to ensure sufficient first-hand experience of at least one full funding cycle (covering Capitation Grant

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disbursement and, where applicable, GALOP disbursement) to speak knowledgeably to the research questions.

A total of 12 participants were recruited: three (3) district education officers drawn from the Gomoa West District Education Directorate, and nine (9) head teachers of public basic schools within the district, including schools that receive the Capitation Grant only as well as schools additionally benefiting from the GALOP fund. This mix was chosen so that both the district-level (policy and disbursement) and school-level (day-to-day management) perspectives on financial adequacy would be captured. The final sample size of 12 was guided by the principle of information power and thematic saturation typical of expert purposive samples in qualitative case study research: because participants were selected precisely for holding specialised, in-depth knowledge of school financial governance rather than for statistical representativeness, a comparatively small but knowledge-rich sample was considered sufficient to generate rich and varied perspectives on both statutory and supplementary funding streams. Recruitment and data collection continued until no substantially new themes emerged from successive interviews, at which point saturation was judged to have been reached. To protect participant confidentiality, participants are identified in the Results and Discussion only by numerical codes (Participant #1 to Participant #12) rather than by name, school, or exact designation.

### 2.5 Instrument

The instrument for data collection was a semi-structured interview guide, used to gather data in a loose but structured way to explore the views of the participants on a deeper level. The guide was developed by the researcher based on the study's research questions and the tenets of the education finance adequacy theory, and comprised open-ended questions covering four broad areas: sources and adequacy of statutory funding, timeliness and predictability of disbursement, sources and adequacy of supplementary funding, and leadership strategies for managing funding shortfalls. Probing follow-up questions were used to elicit concrete examples and figures from participants, and the guide was reviewed for clarity and content relevance before use in the field.

### 2.6 Data Collection Procedure

Data were collected through individual, face-to-face interviews conducted at participants' offices at a time convenient to them. Each interview lasted approximately 30 to 45 minutes and was conducted in English. With the permission of participants, interviews were audio-recorded and supplemented with handwritten field notes. Before each interview, the purpose and procedures of the study were explained, and written informed consent was obtained from the participant (see Ethical Considerations below). Recordings were transcribed verbatim shortly after each interview to preserve accuracy and contextual detail.

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### 2.7 Data Analysis

Thematic analysis was applied in the qualitative data analysis of the interviews. This was done through a process of transcribing the interviews, coding the data systematically to identify the important ideas, and grouping the codes into thematic areas that were in tandem with the aims of the study. Specifically, the analysis followed the established phases of thematic analysis: familiarisation with the transcribed data through repeated reading; generation of initial codes; searching for and reviewing candidate themes; defining and naming themes; and producing the thematic narrative reported under the Results and Discussion section. Coding and theme development were guided deductively by the study's research questions and the education finance adequacy theory, while remaining open to sub-themes emerging inductively from participants' accounts.

### 2.8 Trustworthiness

To enhance the trustworthiness of the findings, the study applied established qualitative rigor criteria. Credibility was pursued through the purposive selection of information-rich participants, the use of participants' verbatim quotations to support interpretations, and triangulation of accounts across district officers and head teachers. Transferability is supported by a detailed description of the study context, participants, and procedures, allowing readers to judge the applicability of the findings to similar rural district settings. Dependability was addressed by maintaining a clear, documented process for data collection and analysis. Confirmability was pursued by grounding interpretations closely in participants' own words and by consciously setting aside prior assumptions during coding and theme development.

### 2.9 Ethical Considerations

Ethical approval and procedures for this study are detailed in the Ethics Statement under the Declaration section. In brief, participation was voluntary, informed consent was obtained from all participants prior to data collection, and participants were assured of the confidentiality and anonymity of their responses, which are reported using numerical identifiers rather than names or other identifying details. Participants also consented to the use of anonymised direct quotations from their interviews in the reporting of findings.

## 3.0 RESULTS AND DISCUSSION

### Research Question 1: How adequate are statutory education budgetary allocations for the management of schools in the Gomoa West District?

Themes, which emerged from the interview data concerning adequacy of statutory fund in education, included sources of funds in the district, poor funding, infrequent disbursement and restriction on use of the allocation.

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**Sources of Funds**

Based on the replies that the participants provided, statutory funding of basic education in the Gomoa West District is mainly provided by the Government of Ghana (GoG), with some assistance as provided by the District Assembly and in some instances, the share of the Ghana Education Trust Fund (GETFund) by the Member of Parliament (MP).

As Participant #12 explained: "Our main source of funds is GoG where we get the capitation grant. Capitation is solely for the schools". Likewise, Participant #11 commented: "We get funds from the Government of Ghana (GoG), the District Assembly, and at times the Member of Parliament's share of the Ghana Education Trust Fund (GETFund)." This implies that there may be additional funding provided that complements the more central capitation grant that functions as the statutory fund base aimed at meeting the financial requirements of the schools. Indeed, the fact that the capitation grant may not suffice the various financial requirements of the schools might result in the schools being reliant on additional funds provided by the District Assembly Member, who may receive additional funding of the Ghana Education Trust Funds. As indicated by the study by Abadzi (2009), statutory funding may not suffice the financial requirements of the developing countries.

More information provided by Participant #1 sheds light on the two major government funding streams available at the school-level:

> Our schools receives funding in the form of the Capitation Grant and the GALOP Grant. The Capitation Grant funds the FCUBE programme that makes education completely free by abolishing fees so that every child can go to school without paying anything. This grant funds the daily operations of the school. The GALOP Grant, on the other hand, constitutes the Ghana Accountability for Learning Outcomes Project that works on specific targets of developing the quality of education in low-performing institutions over a period of five years. Schools chosen under the GALOP Grant programme are chosen based low performance, lack of infrastructure, and lack of resources. This programmeme gives additional funding so that these institutions can improve the quality of their education.

The addition of the Ghana Accountability for Learning Outcomes Project (GALOP) grant brings forth an additional source of funding that targets low-performing schools. As stated by the World Bank (2020), the GALOP Project aimed at improving the inequities of the system and the performance of the disadvantaged schools through additional funding, training of teachers, and administrative capacity building. This source of funding may not apply directly to every school but targets only the low-performing schools.

This implies that despite the existence of various statutory funds, the appropriateness of the collective funding remains under question. Extensive funding requirements through programmes like GALOP further prove the inadequacies of the base statutory funds provided. Various research works conducted by Ngware et al. (2007) and Akyeampong (2009) have revealed that the under-

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funded schools lack infrastructure maintenance costs and educational material procurement costs, thus underlining the delivery of quality education.

**Insufficient Funding**

A clear indication of the inadequacy of statutory budgetary funding of the basic schools across the Gomoa West District emerged throughout the results of the study. This was clearly highlighted through the response provided by Participant Number #1:"Our statutory source of funds come from the District Assembly and the Government of Ghana fund through GIFMIS. I can say that, the funding is woefully inadequate." This points out the very critical systemic problem that although the different funds that come into the system include government funding and funds provided at the district levels of governance, the funds provided remain woefully inadequate. This assertion was further clarified by Participant Number #2 who indicated that: "We receive funds that give us less than fifty percent of the budget we set aside." This deficit hampers the ability of the schools to fulfill their operating requirements as well as their development needs. Similarly, Participant # 3 reported: "This year, we have received just about 30% of the money we are expecting." Such drastic discrepancies between budget projections and actual disbursements expose schools to serious financial instability and unpredictability, which in turn hampers planning, resource allocation, and the pursuit of educational quality. According to UNESCO (2016), predictable and adequate funding is crucial for sustained educational improvement, particularly in underserved regions.

Head teachers provided an elaboration on how the insufficiency of statutory allocated funds shows in school operations. Participant # 7noted:

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

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

> Each child is supposed to receive GH₵10 for the entire academic year through the capitation grant, but the funds are often delayed or do not arrive as expected. One of our major annual activities is sports, which typically lasts five days. Within this period, we must offer meals, first aid services, and transportation services to approximately 78 learners on a daily basis. This amounts to roughly GH₵2,000. This alone could consume the better part of the capitation grant offered at a lumpsum of only GH₵700-GH₵800 at a time. This is just one activity out of others that deserve funding. Other aspects of utmost importance that demand funding include the procurement of educational materials.

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It is worth noting that Participant # 7 and Participant # 5 cite different Capitation Grant figures-GH₵5.00 per pupil per term and GH₵10 for the entire academic year, respectively. This is not necessarily a contradiction: government policy announcements have historically framed the Capitation Grant as an annual per-pupil amount (which has risen from GH₵4.50 in 2009 to GH₵10.00 by 2018 and further upward since), whereas schools experience it as a per-term disbursement once the annual allocation is divided across the three school terms and adjusted for the actual amount released. The two figures therefore most likely reflect the same grant described from two different reference points-the official per-annum entitlement versus the amount actually reaching the school in a given term-rather than an error in either participant's account, and both quotations have been preserved as given.

This particular case highlights the problem of fund release postponements and part funding that makes the problem of schools being under-funded more complicated. This financial dilemma makes the schools run at a deficit or rely on the community's goodwill due to funding shortcomings that ultimately shift the burden of financial costs on disadvantaged communities, which aligns with the results of Verspoor's study (2008) on under-funded education.

Generally, all the responses underscore a problem of systemic underfunding of the education sector that compromises the quality of basic education provided at the Gomoa West District. Notwithstanding the existence of statutory funding sources for basic education level in the district under study, the inadequate amount received coupled with delays in disbursement points to the fact the fact that the issues require immediate policy attention. The issues identified in the Gomoa West District aligns with broader issues relating to insufficiency for basic education. For instance, Matthew (2022) highlights that unstable and insufficient financial support in Nigeria has created significant financial strain, hindering the effective delivery of primary education services. Similarly, Sidibé et al. (2022) document that in Mali, insufficient government allocation and mismanagement of funds have led to diminished quality of education.

**Irregular Disbursement**

A pattern that appeared in the data pertains to the irregular distribution of statutory funds that significantly hampers financial management and the smooth running of the schools within the Gomoa West District. All the participants confirmed that the insufficiency of the funds aside, their tardiness makes financial management even more challenging.

Participant # 10 had this insightful reaction when describing the situation at the district level:

> Our budgeted funds do not come out on time; this puts the team at a deficit on a daily basis. This causes the organization of the district serious financial difficulties. Sometimes, there may take almost a complete year just because the next funds have not come yet after the preceding ones. This makes the team shift funds that were budgeted for other functions that have the availability of funds.

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This reinforces the reactive approach of financial management, with funds being moved between budgeted lines because of the lack of expected disbursements. This leaves the education managers with the mandate of performing critical functions like the organization of cultural events by borrowing funds from other unrelated budgeted accounts (like the funds of the Direct Monitoring Office), thus halting financial planning. This further underlines the unsustainable practice of funds management, with Participant #1 saying, "At times we even pay out of our own funds and refund later on."

This individual sacrifice of finances by staff indicates that there is a drastic systemic deficiency in the predictability of funding, which is an important factor for keeping the morale of the staff members as well as the organizations in operation. According to Zeleke et al. (2023), unpredictable financial flows in the education system, put excessive pressure on local administrators and adversely impact service delivery.

Likewise, the experience of the head teachers greatly resonated with the problem of late payment of funds. Participant # 4 explained the situation of arrears:

> The funds are to be issued in three tranches, first, second, and third, which this year have only received one. We are now in the 2024/2025 academic year, but we are only getting arrears for 2022/2023 academic year. These delays are a major problem in the running of schools.

This is a huge delay in disbursement of funds for two academic years, has grave consequences on school operations. The consequences include delayed activities, cancellation of activities or poor implementation of activities. This is consistent with Kihaki (2025) delayed disbursement disrupts schools' ability to execute school development plans effectively.

Participant # 5 also emphasised impact of such delays upon scheduled activities:

> Capitation grant is usually arrived late and we are always behind schedule. An example of this is that only last week, we received a credit on our account for a payment which happened to be a partial disbursement based on the last two academic years. These delays significantly hinder our ability to implement planned school activities effectively and on time.

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

Participant # 2 further emphasised the compounded challenges:

> I must emphasise that the disbursement of the capitation grant is highly irregular. Besides being woefully inadequate, it is often delayed, which makes it even more

> difficult to meet the basic needs of the school within the academic year. Even the few needs we manage to address are delayed due to the untimely release of funds.

The ultimate effect of the untimely and insufficient funding is a systematic poor performance of proposed school operations that even extends to the provision of the fundamental education needs including instruction and education resources, students' welfare and school welfare programmemes. This supports the findings of Verspoor (2008) who claimed that predictability of disbursement of school grants is crucial as much as adequacy is in funding school

**Limited Allocation Usage**

The data also indicated that the little amount of funds available as statutory allocations in the Gomoa West District is largely aimed at the administration and supervisory functions, as opposed to directly aiding the teaching and learning functions or the overall school developmental requirements. The participants emphasized that available resources for the district are used take care of the most urgent operational needs because of slow and insufficient disbursement.

Participant # 1 responded: "Money that has been budgeted is not received in time; a significant proportion of the budgeted money is spent on supervision". Such remark shows that the district is concerned with monitoring and supervisory roles when the money finally comes. The excessive stress on supervision is indicative of the need to pay necessary attention to simple supervision and accountability in the schools, but it also implies that other vital areas, including, infrastructure maintenance, purchase of teaching and learning resources, and student support services, are not adequately addressed.

Participant # 11 went on and elaborated on how the available funds will be used: "It will be used on logistics like laptops, stationery and maintenance of the vehicle of the director. Others include fuel to carry out monitoring and overall supervision". This fact demonstrates that administrative logistics consume a good amount of budget which implies that the district level financial management of education prioritizes administrative logistics over the needs of the school level. This is in line with the results of the UNESCO (2015), who noted that in resource-constrained settings, administrative survival tends to conflict with the efforts at enhancing the quality of education. In all, the overload on the administrative use of scarce financial coupled with the consistent delays and inadequacy of educational funds, imply that the schools in the district can hardly afford the minimum of the quality education provision. It is important to reiterate that while supervision is critical for maintaining educational standards, its dominance over the allocation of scarce resources may inadvertently perpetuate deficiencies at the school level (World Bank, 2018).

**Expenditure Strain**

Another important issue that emerged from the data when an enquiry was made from participants about the adequacy of statutory funds is expenditure strain. Expenditure strain in basic schools arises from the inadequacy of statutory funds to meet essential operational and developmental

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needs. The excerpts from school heads revealed limited coverage of basic needs and disrupted budget plans.

Participant # 5 and Participant # 8 indicate that capitation grants are insufficient for even fundamental expenditures, such as purchasing lesson notebooks, registers, and essential teaching and learning resources. Repairs and maintenance are often neglected due to funding shortfalls. Participant # 3 and Participant # 6 noted that the delay in the process of allocating funds is a setback to the execution of school plans in a timely manner. The most fundamental necessities like chairs, teaching materials, and fixing up of infrastructure are not well taken care of, which directly affects the learning environment. Such challenges imply that the amount of money available to fund schools is always below the actual needs of the school, and this puts a lot of pressure on school administrators who have to manage such resources. Matthew (2022) argues about the push and pull syndrome in the interaction of federal, state, and local governments in Nigeria that disrupts the funding of education. Poor funding causes governance issues such as inappropriate infrastructure and unsustainable management principles.

**Research Question 2: How adequate are supplementary sources of finance for basic education in the district?**

Parent Association (PA) support, religious contribution, extra classes fess and other supplementary sources of funds are themes that emanated from the interview data in relation to research question two.

**Parents Association (PA) Support**

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

Participant # 1 noted:

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

This assertion brings out the voluntary aspect of the contributions of PA, which leaves high gaps between the projected and actual revenues. The fact that payment cannot be enforced disrupts financial planning of schools and its capacity to make any meaningful contributions to government funds. Likewise, Participant # 4 said:

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> We have the parents stepping in when the school is in need of some things. The Parents Association (PA) helps us to obtain such materials as cement and roofing sheets and they also help us do enrolling drives. On the one hand, we value their contributions; however, they are not enough to meet all our needs particularly in terms of sports equipment and ICT resources.

This implies that although the PAs play a fundamental role in delivering particular assistance, including construction materials and student enrolment. They do not contribute to key sectors such as development of ICT or purchase of sports gear, which makes an impressive gap in the school resources.

Participant # 5 also highlighted the importance, but limited nature of the PA:

> Parents Association (PA) helps us in school promotion and school repair. At present, the block of kindergarten in a very bad condition is being repaired with the PA help. They collect money and according to our demands, they buy us the materials. Their assistance has been so relieving although there are other needs that have not been addressed. In this case, the contributions of the PA are presented as a significant addition to the strongest infrastructural demands.

The fact that procurement is direct in the PA, means that resources are geared towards meeting certain needs. However, the comment admit that despite the PA support, the resources are still insufficient to conduct extensive school development.

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

**Religious Contribution**

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

Participant # 3 stated:

> The primary source of additional funding that we have is the offertory that we receive on Wednesday during our worship services. The support has been in place over the years and the school has gotten approximately 50 Ghana cedis every week. It however alleviates some of the burden; the percentage is not sufficient to accommodate the overall operations of the school.

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This reaction underscores the importance of the offertory as a small, but consistent, school revenue. The frequency of contributions means that the amount of money inflow is small yet constant. However, it is not enough to meet the operational costs that are diverse and require to be met in order to manage the school effectively.

In the same way, Participant # 7 explained how the offertory funds were used:

> We have Christian worship every Wednesday when school is in session, and have a voluntary offertory. This is small money which the school basically use to pay the utility bills, and sometimes pay cost of transportation when the school is in strained finance to run official errands.

This statement highlights the importance of the offertory in meeting the most immediate and fundamental operational requirements, including the cost of utilities and transportation expenses. The voluntary nature of contributions is also evident of the difficulties of other additional sources such as Parents Association (PA) contributions, where income is also irregular and not predictable.

In general, religious offertory shows the innovation and creativity of school leadership in local resource mobilsation. However, funds generated are inadequate to meet essential school needs such as infrastructure maintenance and provision of teaching and learning resources. As noted by the World Bank (2020), there is the critical need for more sustainable and reliable funding mechanisms for basic schools as such sources are limited.

**Extra Classes**

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

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

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

This comment shows that the provision of additional classes has cushioned the schools financially by complementing the operational costs. It has also helped in motivating teachers which is a critical component in delivering education of quality (Hanushek, 2016). The problem of affordability is however a challenge as not every parent is able to afford the fee. This is in line with the Adequacy

Theory that states that school needs to be adequately funded to satisfy its needs (Odden and Picus, 2018).The other important advantage of extra classes is the fact that it helps to fill the shortages of teachers.

Participant # 6 discusses how extra classes funds are used to pay allowances for volunteer teachers:

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

Recruiting and retaining volunteer teachers through extra class funds is a form of adaptive financial approach, which ensures that the students are not deprived an opportunity to learn even in the situations where there exist shortages of teachers. Nonetheless, there is the problem of the sustainability and the quality of education in the long term when relying on volunteer teachers with no stable funding program.

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

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

This information highlights the bigger system-wide funding challenges in the district. The necessity of the district officers to use additional class funds to cover the basic administration needs demonstrates the insufficiency of the current statutory funding mechanisms. Ideally, the state of funding ought to be in such a way that schools and district offices would possess predictable and sufficient funding without necessarily being forced to redirect resources towards other core instructional operations.

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**Other Supplementary Sources**

The data also indicated that, besides the government funding and Parents Association (PA) funding for basic schools in the Gomoa West District, there are also other informal and external sources that complement their funding. Though useful, these additional sources are incidental and are usually inadequate to meet the requirements of the schools in aspects of operations and development.

Participant # 5 explained the individual contributions of the teachers: "Teachers also make personal contributions such as nailing chairs or purchasing sports materials... I bought a board to the school through my husband". This quote is an indication of the way teachers tend to exceed their professional guidelines, and apply their own funds and resources to meet the pressing demands of the school. These contributions although commendable also expose the institutional insufficiency of supporting the system and the excessive workload that the individual staffs work under. There was also support by the non-governmental organizations (NGOs).

Participant # 7 mentioned: "There is also CAMFED which is an NGO that helps girls, they do not feed them, but they provide any other necessity. This is because the girls are always in school since they started". This explains the gains that partnerships with other NGOs like CAMFED have achieved especially in the enrollment and retention of girls. Nevertheless, such support is often narrow (example, not feeding) and does not necessarily support the school operation in general. It is worth noting that this account, in which an NGO actively supports girls' education, appears to contradict Participant # 11's earlier statement that there are no NGOs supporting the district (see Limited Allocation Usage, above). This is not necessarily a genuine inconsistency: NGO presence in the Gomoa West District appears to vary by individual school or community rather than operating district-wide, so that a given NGO may be active in, and known to, some schools while being entirely absent from, and therefore unknown to, others, including at the district administrative level. Readers should accordingly interpret NGO support as an uneven, school- or community-specific supplementary resource rather than a uniform feature of the district's supplementary funding landscape.

On the district level, Participant # 1 mentioned the use of personal donations: "The ceiling fan and air condition in my office were donated by people". This is also an illustration of how educational organisation could solicit outside support to augment the resources available. While such donations improve conditions, they are inconsistent and not a substitute for systemic funding. These findings generally suggest that while other supplementary sources such as personal teacher contributions, NGO assistance, and individual donations, play a supportive role, they are neither reliable nor sustainable.

## 4.0 Conclusions

This research aimed to explore the adequacy of financial resources available to the basic schools in Gomoa West District based on a leadership perspective. The result indicated that, the Capitation Grant which form the core of the school's financial structure, are inadequate. The amount

allocated, in addition, has been indicated in the research to be irregular, unreliable, and characterized by severe allocation regulations that reduce the schools' efforts to deal with issues as they arise. Other sources, such as the contributions from the Parents Association (PA), the District Assembly, extra classes, offertory from weekly worship fee and other efforts of the community, are unreliable in the sense that they are based upon the socioeconomic state of the community. The findings also emphasise the importance of leadership in responding to the financial challenges. The head teachers and the district management employ adaptive strategies, but these strategies are not enough to address the financial challenges in the school systems if the government continues to fail in allocating enough finances. In conclusion, the financial adequacy in the provision of basic education in the region requires emphasis not only in improving the level of finances but also in improving the capacity to access the finances, as well as improving the autonomy in the management of finances at the school level.

### 4.1 Recommendations

Based on the findings of the research, the following recommendations are made:

1. The Ministry of Education and Ghana Education Service should revise the Capitation Grant to reflect inflation, enrolment growth, and the actual cost of delivering quality basic education.
2. A periodic review mechanism should be institutionalised by the Ministry of Education to ensure that the grant remains responsive to changing school needs.
3. Government through the Ministry of Education should establish a fixed disbursement schedule (e.g., quarterly releases) backed by enforceable budgetary commitments.
4. Ghana Educations Service and the District education Directorate should prioritize continuous professional development in financial management, budgeting, and resource mobilization for head teachers and district education officers.

### 4.2 Limitation

This study has a number limitations that should be considered when interpreting the findings. First, the study relied on a qualitative case study of a single district (Gomoa West), and although the expert purposive sample provided rich, in-depth insight into financial governance from a leadership perspective, the findings are not statistically generalisable to all districts in Ghana; transferability to other, particularly urban, districts should be made with caution and is left to the reader's judgement in light of contextual similarity. Second, the sample comprised only district education officers and head teachers; the perspectives of other relevant stakeholders, such as Parents Association executives, District Assembly finance officers, or the Ghana Education Service at regional and national levels, were not directly captured, which may have offered a fuller picture of the financing chain. Third, data on funding amounts and disbursement patterns were based on participants' recollections and interview accounts rather than verified financial records or audited statements, so the specific figures reported reflect participants' own understanding and

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experience rather than independently corroborated accounts. Fourth, as with all qualitative interview-based research, there is a possibility of social desirability or recall bias, particularly given that some questions touched on the adequacy of government funding, a subject that head teachers and district officers may have strong views about. Finally, the cross-sectional nature of the study captured perceptions of financial adequacy at a single point in time and could not account for how funding adequacy and disbursement patterns may change across different academic years or under different district leadership. Future research could usefully extend this work through multi-district comparisons, the triangulation of interview data with official financial records, and longitudinal designs that track disbursement and adequacy over time.

## DECLARATION

**Data Availability:** The interview transcripts and coded thematic data generated and analysed during the current study are not publicly available. However, de-identified and anonymised excerpts of the interview data may be made available by the corresponding author upon reasonable request. Requests will be assessed based on ethical, legal, and academic integrity standards.

**Conflicts of Interest:** The author declares no conflict of interest related to the conception, execution, analysis, or publication of this study. No external commercial, institutional, or personal influences affected the research process.

**Funding:** This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors.

**Ethics Statement:** This research adhered to the ethical standards and complied with global best practices for research involving human participants. Prior to data collection, the purpose, procedures, and voluntary nature of participation were explained to all participants, and written informed consent was obtained from each participant before the interview proceeded. Participants were assured of confidentiality and anonymity: interview data were anonymised, participants are identified in the manuscript only by numerical codes rather than by name, school, or exact designation, and access to identifiable data was restricted to the researcher. Participants additionally gave explicit consent for anonymised direct quotations from their interviews to be used in the reporting of findings, and for withdrawal from the study at any point without penalty. All data were stored securely, anonymized during analysis, and used solely for academic purposes.

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