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INFLUENCE OF PRINCIPALS' COMPETENCY IN FINANCIAL RESOURCE MANAGEMENT ON PROVISION OF QUALITY EDUCATION IN PUBLIC SECONDARY SCHOOLS IN EMBU COUNTY, KENYA

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Abstract: *Effective financial resource management is a vital competency for school principals, as it directly influences budgeting practices, accountability, and provision of the quality education in public secondary schools. The purpose of this study was to examine the influence of principals' financial resource management competency on the provision of quality education in public secondary schools in Embu County. A mixed-methods approach employing a convergent parallel design was adopted: the quantitative strand utilized a cross-sectional survey design, while the qualitative strand employed a phenomenological design. Data for both approaches were collected concurrently, analyzed separately, and integrated during interpretation. A multi-stage sampling strategy incorporating cluster, stratified, simple random, and purposive sampling yielded a sample of 201 respondents, comprising 49 principals, 147 heads of departments/teachers, and 5 sub-county directors of education. Questionnaires were administered to teachers and principals, while interviews were conducted with sub-county directors of education. Quantitative data were analyzed using SPSS version 25, where both descriptive and inferential statistics, including linear regression, were applied, while qualitative data were analyzed using content analysis. The findings revealed that principals demonstrated strengths in financial record-keeping, accountability, and resource allocation, but faced challenges in mobilizing additional resources, involving stakeholders in financial planning, and addressing budgetary constraints. Regression analysis established a statistically significant positive relationship between principals' financial resource management competency and provision of quality education ($p = .015 < 0.05$). The study recommends targeted professional development focusing on advanced budgeting, financial accountability, and strategic financial leadership to enhance principals' competencies and strengthen educational quality outcomes in public secondary schools.*

Keywords: *Principals' competencies, financial resource management, quality education provision, budgeting practices, accountability, school leadership, professional development*

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INTRODUCTION

Effective financial resource management is fundamental to the overall quality education in public secondary schools. Principals, as the chief administrators, are tasked with managing financial resources prudently to ensure that schools achieve their educational objectives. Competence in financial management enables principals to plan, organize, direct, and control school finances effectively, aligning expenditures with institutional priorities and educational standards. According to Lunenburg (2010), principals must exhibit strategic budgeting skills, transparency, and accountability to guarantee that funds are allocated efficiently and utilized for intended purposes. Mismanagement or poor prioritization of funds can compromise infrastructure development, acquisition of learning materials, and staff motivation, which ultimately undermines the quality of education delivered (Okumbe, 2011). Therefore, principals' ability to implement sound financial practices is not only a managerial requirement but a determinant of student outcomes and institutional performance.

The budgeting process is one of the most critical aspects of financial resource management in schools. Principals are required to prepare realistic and participatory budgets that reflect both short-term and long-term educational goals. A well-prepared budget ensures that resources are distributed equitably among competing needs such as teaching and learning materials, infrastructural development, co-curricular activities, and staff development programs (Wango & Gatere, 2016). Failure to involve stakeholders such as the Board of Management (BOM), parents, and teachers in budget preparation often leads to conflicts, misallocation of resources, and low accountability. Transparency in budgeting, as observed by Bush (2020), enhances stakeholder confidence and promotes collaborative financial decision-making, which is essential for resource optimization. Consequently, budgeting competence is indispensable for principals who seek to maintain fiscal discipline while delivering high-quality education.

Financial accountability and control mechanisms further define the competency of principals in resource management. Proper record-keeping, adherence to financial regulations, and timely financial reporting are indicators of effective school leadership (MoEST, 2019). Principals who fail to maintain accurate records risk misappropriation of funds and audit queries, which tarnish the school's reputation and compromise service delivery. According to Nyabuto and Njoroge (2014), stringent internal controls such as regular financial audits, procurement procedures, and segregation of duties prevent embezzlement and promote transparency. Moreover, accountability practices align with national policies on public finance management, reinforcing principals' obligation to uphold integrity in financial transactions. These measures safeguard resources and ensure that every expenditure contributes meaningfully to improving the quality of teaching and learning.

The ability to mobilize and generate additional financial resources is another crucial competency for principals. Government capitation and donor support, though essential, are often insufficient to meet the growing financial demands of schools, particularly in developing countries (UNESCO, 2017). Principals who demonstrate entrepreneurial and networking skills can secure

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supplementary funding through income-generating projects, alumni contributions, and partnerships with non-governmental organizations. These initiatives not only cushion schools against financial constraints but also enhance infrastructural development and improve access to quality learning facilities (Ngware et al., 2013). As observed by Mutai (2003), schools with proactive financial mobilization strategies are better positioned to offer diverse educational programs and maintain a conducive learning environment. Therefore, resource mobilization competence underscores the strategic role of principals in bridging financial gaps and sustaining educational quality.

Human resource development through effective financial planning also determines the quality of education in secondary schools. Principals who allocate adequate resources for teacher professional development, in-service training, and motivational programs foster a skilled and committed workforce (Oketch & Ngware, 2012). Teachers who receive regular training in pedagogy, curriculum implementation, and classroom management contribute significantly to improved student performance and holistic learning experiences. Additionally, timely payment of salaries and provision of allowances enhance teacher morale and reduce attrition rates, factors that are vital in sustaining educational quality (UNESCO, 2021). This demonstrates that financial management competency extends beyond material resources to include the investment in human capital, which is the backbone of any education system.

Financial resource management is also closely linked to infrastructural development, which directly affects learning outcomes. Adequate classrooms, laboratories, libraries, and sanitation facilities are prerequisites for effective teaching and learning (World Bank, 2018). Principals who prioritize infrastructural projects in their financial plans ensure that students learn in safe, well-equipped environments that promote academic excellence. Conversely, schools with inadequate infrastructure often experience overcrowding, poor sanitation, and limited access to essential facilities, which hinder learning and contribute to low academic achievement (Republic of Kenya, 2013). Hence, principals' competence in allocating resources for infrastructural improvements reflects their commitment to providing quality education.

Moreover, effective financial leadership by principals fosters equity and inclusion within the school system. Principals who manage resources prudently can support vulnerable learners through bursaries, scholarships, and provision of learning materials, thereby reducing disparities in educational access (OECD, 2019). Financial equity initiatives align with the principles of social justice and contribute to the achievement of Sustainable Development Goal 4, which advocates for inclusive and equitable quality education for all (UNESCO, 2017). Schools that embrace such inclusive financial policies not only enhance student retention but also improve performance across diverse socio-economic backgrounds. This highlights the role of financial competence in promoting fairness and inclusivity in education.

Financial resource management competence among principals is inseparable from ethical leadership. Ethical decision-making in financial matters builds trust among stakeholders and strengthens institutional credibility (Hallinger, 2018). Principals who uphold integrity avoid

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malpractices such as misappropriation of funds, bribery, and favoritism in procurement processes. Ethical stewardship ensures that financial resources serve the best interest of students and the broader school community, which is critical for sustaining quality education. As noted by Bush and Glover (2014), ethical financial leadership not only prevents scandals but also inspires confidence among stakeholders, fostering a culture of accountability and excellence. Therefore, the interplay between financial competence and ethical conduct remains central to the success of educational institutions. Given this background, this study examined the influence of the principals' competencies in financial resources management on the provision of quality education in public secondary schools in Embu County, Kenya.

METHODOLOGY

Research Design

This investigation employed a mixed-methods research framework, specifically the convergent parallel design, which facilitates the concurrent gathering of quantitative and qualitative evidence, followed by separate analysis and eventual merging of results (Creswell & Creswell, 2018). The quantitative strand was grounded in a cross-sectional survey design, aimed at capturing quantifiable data from teachers and principals. In contrast, the qualitative strand was based on a phenomenological design, which sought to capture the lived experiences and viewpoints of sub-county directors of education. The design was considered suitable for establishing how principals' financial management competencies influence the delivery of quality education in public secondary schools.

Target Population

The population of interest comprised secondary school principals, teachers, and sub-county directors of education in Embu County. According to the Ministry of Education (MoE, 2021), there were 196 public secondary schools in the county at the time of the study, distributed across five sub-counties. These groups were selected given their central role in school financial administration, oversight, and assurance of educational quality.

Sampling Procedure and Sample Size

A multi-stage sampling strategy was employed to ensure representativeness (Mugenda & Mugenda, 2017). First, schools were grouped into clusters based on sub-counties and stratified by category (national, extra-county, county, and sub-county). From the 196 schools, 49 were proportionally sampled. All 49 principals from these schools were automatically included.

Teachers were selected using stratified random sampling from the key subject departments of Languages, Sciences, and Mathematics. In total, there were 588 teachers across these departments. Yamane's (1967) formula for sample size determination was applied to establish the required number of teachers:

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$$n = \frac{N}{1 + N(e^2)}$$

Where:

- n = required sample size
- N = population size
- e = margin of error (0.05)

$$n = \frac{588}{1 + 588(0.05^2)} = \frac{588}{1 + 588(0.0025)} = \frac{588}{1 + 1.47} = \frac{588}{2.47} \approx 238$$

The formula produced a sample size of approximately 238 teachers. However, to focus on the three critical departments (Languages, Sciences, and Mathematics) while keeping the study manageable, a proportion of 25% of the teacher population (588) was selected, giving 147 teachers/HODs. This aligns with Mugenda and Mugenda's (2017) guidance that 10–30% of a population is sufficient for educational research. A census approach was used to include all five sub-county directors of education. Altogether, the study sample comprised 201 participants including 49 principals, 147 teachers/HODs and 5 sub-county directors of education.

Data Collection Instruments

The research utilized structured questionnaires for teachers and principals, and interview guides for sub-county directors of education. The questionnaires consisted predominantly of closed-ended items designed to generate quantifiable data, with a limited number of open-ended questions included to allow respondents to offer additional explanations (Onen & Oso, 2015). The interviews facilitated deeper insight into directors' views on principals' financial management competencies. Additionally, document analysis was employed to corroborate the findings (MoE, 2021; TSC, 2022).

Data Analysis Procedure

Quantitative data analysis was carried out first. The data were processed with the help of SPSS version 25. Descriptive statistics, including frequencies, percentages, and means, were generated to summarize the responses. Inferential statistics were also conducted, with linear regression analysis applied to determine the relationship between principals' financial management competency and the provision of quality education (Lancaster, Dodd, & Williamson, 2004). Qualitative data analysis followed. Interview responses were examined through content analysis, which involved systematic coding, organizing the data into categories, and interpreting emerging themes that reflected the views of sub-county directors of education (Krippendorff, 2019;). Finally, the results from both approaches were integrated. This combination ensured that the statistical evidence from the quantitative analysis was complemented by explanatory insights

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from the qualitative analysis, leading to a more comprehensive understanding of the research problem.

Ethical Considerations

The study was conducted in accordance with established ethical principles of educational research. Research clearance was secured from the National Commission for Science, Technology and Innovation (NACOSTI) as well as the County Director of Education. Informed consent was obtained from all respondents, who were assured of their right to voluntarily withdraw at any point without repercussions. To protect privacy, codes were used instead of actual names, and data were strictly utilized for academic purposes. These measures adhered to recognized standards for protecting participants and ensuring trustworthiness in social science research (Singh, 2014; Best & Kahn, 2017).

RESULTS

Demographic Characteristics of the Respondents

Analysis of the teachers' demographic profile revealed that 45.0% were male, while a larger proportion, 55.0%, were female. With regard to academic qualifications, the majority (89.3%) were bachelor's degree holders, followed by 6.4% with diplomas, 2.9% with master's degrees, and 1.4% with a Postgraduate Diploma in Education (PGDE). Departmental allocation showed that 34.3% specialized in languages, 32.6% in mathematics, 18.6% in humanities, and 14.3% in sciences. Concerning work experience in their present schools, 40.0% had served for 5 years or less, 32.1% had 6–10 years, and 27.9% had over 11 years of service.

The principals' demographic attributes indicated that males accounted for 70.0% compared to 30.0% who were females. Age distribution showed that 65.0% were above 50 years, while 35.0% fell within the 46–50 years bracket. In terms of educational attainment, half (50.0%) of the principals held a Bachelor of Education degree, and the other half (50.0%) possessed a Master's degree. Their teaching experience reflected that 20.0% had served for 5 years or less, 20.0% had 6–10 years of service, whereas a majority (60.0%) had more than 11 years' experience.

For the Sub-County Directors of Education, the demographic distribution showed that out of the five directors, four were male and one was female. Their ages ranged between 45 years and below 60 years, indicating a relatively seasoned workforce. In terms of academic training, the directors were either bachelor's or master's degree holders. Professionally, all had worked in educational administrative capacities for more than 5 years, underscoring their expertise and leadership experience.

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Principals' Competencies in Management of Financial Resources and Quality Education

In examining principals' competencies in financial resource management and their influence on the provision of quality education in public secondary schools in Embu County, teachers/HoDs, principals and Sub-County Directors of Education were engaged to provide their perspectives. The focus was on how school principals manage financial resources in areas such as budgeting, participatory financial decision-making, ensuring value-for-money in procurement, and instituting adequate checks and balances.

Teachers' / HoDs' Response

To evaluate principals' competencies in managing financial resources in public secondary schools in Embu County, teachers and HoDs were asked to provide their perspectives on key aspects of financial leadership. The assessment focused on principals' ability to involve teachers in the budgeting process, promote participatory financial decision-making, ensure value for money in the procurement of goods and services, and institute effective checks and balances in financial management. Teachers' responses were categorized based on levels of agreement, ranging from Strongly Disagree (SD) to Strongly Agree (SA). The findings are presented in Table 1.

Table 1

Teachers'/HoDs' response on principals' competency in financial resource management

No.	Items	SD		D		UD		A		SA	
		F	%	F	%	F	%	F	%	F	%
1.	I am always consulted during budgeting process	32	22.9	27	19.3	41	29.3	22	15.7	18	12.9
2.	Financial decisions are always participatory	27	19.3	29	20.7	27	19.3	40	28.6	17	12.1
3.	Goods and services provided are quality/value for money	16	11.4	9	6.4	33	23.6	47	33.6	35	25
4.	There are enough checks and balances in financial matters	16	11.4	11	7.9	50	35.7	36	25.7	27	19.3

Key: SD – Strongly Disagree, D – Disagree, UD – Undecided, A – Agree, SA – Strongly Agree

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On consultation during the budgeting process, 22.9% of teachers strongly disagreed and 19.3% disagreed, suggesting that a substantial proportion of teachers felt excluded. However, 29.3% remained undecided, while only 15.7% agreed and 12.9% strongly agreed, indicating limited teacher involvement in budget consultations.

With regard to participatory financial decision-making, 19.3% strongly disagreed and 20.7% disagreed, while another 19.3% were undecided. Conversely, 28.6% agreed and 12.1% strongly agreed, suggesting that although some participation existed, it was not universal.

On the quality and value-for-money of goods and services procured, the majority of teachers reported positive views. Specifically, 33.6% agreed and 25.0% strongly agreed, while only 11.4% strongly disagreed and 6.4% disagreed. This shows a general perception that goods and services provided were of acceptable quality.

Regarding checks and balances in financial matters, 35.7% of teachers were undecided, suggesting uncertainty in this area. Nonetheless, 25.7% agreed and 19.3% strongly agreed that adequate checks and balances existed, while a smaller proportion strongly disagreed (11.4%) or disagreed (7.9%).

Principals' Response

To assess their own competencies in managing financial resources, principals of public secondary schools in Embu County were asked to examine key financial practices within their institutions. The items focused on stakeholder involvement, adherence to financial regulations, preparation of financial reports, access to financial information, and documentation of expenditures. Responses were measured on a five-point Likert scale ranging from Strongly Disagree (SD) to Strongly Agree (SA). The findings are summarized in Table 2.

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Table 2

Principals' response on their competency in financial resource management

No	Item	SD (1)		D (2)		UD (3)		A (4)		SA (5)	
		F	%	F	%	F	%	F	%	F	%
1.	I involve all stake holders(Teachers, H.o.Ds, BOM) when preparing school budgets or procuring goods and services	-	-	2	5.0	2	5.0	26	65.0	10	25.0
2.	I seek BOM and MoE to sanction expenditure on new projects	2	5.0	4	10.0	2	5.0	26	65.0	6	15.0
3.	My school project(s) have stalled due to financial mismanagement	6	15.0	2	5.0	2	5.0	22	55.0	10	25.0
4.	I lead my school in the preparation of audited annual financial reports	-	-	2	5.0	2	5.0	22	55.0	13	35.0
5.	I have skills in budgeting	-	-	4	10.0	4	10.0	26	65.0	6	15.0
6.	I allow parents to access school annual financial report(s)	-	-	2	5.0	2	5.0	26	65.0	10	25.0
7.	I ensure that every payment is supported by documents and receipts issued	-	-	2	5.0	2	5.0	26	65.0	10	25.0

Key: SD – Strongly Disagree, D – Disagree, UD – Undecided, A – Agree, SA – Strongly Agree

As shown in Table 2, a majority of principals agreed that they involved key stakeholders such as teachers, Heads of Departments (H.o.Ds), and the Board of Management (BOM) in budgeting and procurement decisions, with 65.0% agreeing and 25.0% strongly agreeing. Similarly, 80.0% (65.0% agree, 15.0% strongly agree) reported seeking BOM and Ministry of Education approval before sanctioning expenditure on new projects.

Regarding financial accountability, 90.0% of the principals (65.0% agree, 25.0% strongly agree) ensured that all payments were supported by proper documentation and receipts, and the same proportion allowed parents access to annual financial reports. Furthermore, 90.0% (65.0% agree, 25.0% strongly agree) indicated competence in budgeting.

However, challenges in financial management were also noted. Fifteen percent strongly disagreed and 5.0% disagreed with the statement that their school projects had not stalled due to financial mismanagement, suggesting that 20.0% of principals acknowledged difficulties in this area. On audited financial reports, 90.0% reported compliance, with 55.0% agreeing and 35.0% strongly agreeing that they led their schools in preparing annual audited accounts.

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Overall, the findings indicate that principals demonstrated strong competencies in stakeholder involvement, financial accountability, and reporting. Nonetheless, concerns regarding stalled projects due to financial mismanagement highlight areas where improvement is still necessary**.**

Sub-County Directors of Education Response

In order to gain a broader perspective on the principals' financial management competency in public secondary schools within Embu County, responses were sought from five Directors of Education in the county. These officers are responsible for overseeing the quality of education, including financial management, in public schools. Their insights provide valuable context for understanding how well principals are managing financial resources in the county, as well as the challenges faced in the process. Below are the responses from the five Directors of Education, along with observations based on their feedback.

During an interview with Director 1, the financial competency of principals in Embu County was discussed in detail.

> In Embu County, the financial competency of principals varies significantly across schools. While some principals demonstrate strong financial management skills, ensuring transparency and accountability, others struggle with budgeting and procurement processes. I have observed that schools with effective School Management Committees (SMCs) tend to manage their finances better because of their ability to provide oversight. However, principals who lack proper training in financial management often fail to engage teachers and other stakeholders in the budgeting process, leading to a lack of consultation during key decision-making periods (SCDE 1, Personal Communication, July 15, 2024*).*

This response highlights a significant variation in principals' financial competencies across the county. Director 1 points out that effective School Management Committees (SMCs) play a crucial role in improving financial management, and that principals lacking proper training may exclude teachers and other stakeholders, hindering participatory decision-making.

During a follow-up interview with SCDE *2,* further insights were provided on the subject.

> While principals in Embu County are generally competent in managing finances, challenges arise in ensuring that financial decisions are participatory and transparent. Many principals make financial decisions in isolation, without consulting key stakeholders such as teachers, which can lead to mistrust and dissatisfaction. Additionally, although schools allocate substantial budgets for procurement, we occasionally find that the goods and services procured do not always align with the needs of the students (SCDE 2, Personal Communication, May 10, 2024).

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SCDE 2's comments emphasize the challenges surrounding participatory decision-making and the lack of transparency in financial matters. The disconnect between procurement decisions and student needs is another significant concern raised by the director.

As the discussion continued, SCDE *3* also offered own perspective, stating,

> In my experience, principals' financial management capabilities have improved in recent years, especially with the introduction of training programs and workshops on financial management. That being said, there is still room for improvement. For example, some principals do not provide adequate reports on how funds are spent, which undermines trust and accountability. Additionally, some schools struggle with adhering to financial regulations, such as ensuring that payments are fully documented and supported by receipts, which sometimes leads to allegations of mismanagement (SCDE 3, Personal Communication, June 12, 2024).

Director 3 acknowledges the improvements in principals' financial management but highlights that accountability and regulatory compliance remain significant issues. There is a clear need for more rigorous financial reporting and adherence to regulations to prevent mismanagement.

Building on the conversation, SCDE 4 shared their observations, emphasizing the influence of formal training and experience on financial management.

> The financial competency of principals in our county varies greatly, and this disparity often correlates with their level of experience and formal training in financial management," the director remarked. "Principals who have undergone formal financial management training tend to handle budgets, procurements, and audits more effectively. However, some principals rely heavily on Deputy Principals or accountants, which can create a disconnect in the actual management of funds (SCDE 4, Personal Communication, June 9, 2024*)*.

Director 4's response stresses that while training plays a crucial role in improving financial competency, relying too heavily on others for financial management can create challenges. The director also suggested that involving parents and the broader community in financial oversight could enhance transparency and accountability.

During the interview with SCDE 5, a different perspective was shared. The director highlighted the financial constraints that many principals face, saying,

> Many principals in Embu County face financial challenges due to insufficient resources, which often limits their ability to allocate funds effectively. However, the most competent principals are those who have learned to prioritize spending in key areas, such as instructional materials and infrastructure. On the other hand, principals who lack

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financial literacy sometimes mismanage funds, leading to stalled projects or incomplete purchases (SCDE *5*, Personal Communication, May 20, 2024).

Relationship between Principals' Financial Resource Management Competency and Provision of Quality Education

A linear regression analysis was carried out to determine the relationship between principals' financial resource management competency and the provision of quality education in public secondary schools in Embu County.

Table 3

Regression Coefficients Results for Financial Resource Management Competency

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	13.071	3.839	–	3.405	.002
Financial resource management competency	-2.464	.966	-.391	2.551	.015

Dependent Variable: Quality of Education

As shown in Table 3, the significance value (p = .015) is less than the level of significance (0.05). Therefore, the null hypothesis, which stated that there is no significant relationship between principals' financial resource management competency and the provision of quality education in public secondary schools in Embu County, is rejected.

The study concludes that there is a statistically significant relationship between principals' financial resource management competency and the provision of quality education. The negative beta coefficient (-.391) indicates that weaknesses in financial management practices may adversely affect the provision of quality education. This finding implies that while principals' financial resource management competency plays a role in shaping educational quality, challenges in budget planning, accountability, and oversight could undermine effective school performance in public secondary schools in Embu County.

DISCUSSION

The findings of this study reveal that a significant proportion of teachers were not consulted during the budgeting process, with 42.2% disagreeing or strongly disagreeing with the statement on their involvement, while only 28.6% felt included. This lack of consultation suggests that the budgeting process in many schools remains largely top-down, limiting teacher participation in

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key financial decisions. These results are consistent with Okumbe (2011), who emphasized the importance of involving all stakeholders in financial planning to enhance inclusivity and resource alignment with actual school needs. Similarly, Waweru and Orodho (2014) argued that participatory budgeting promotes transparency and accountability, both of which appear lacking in schools where teachers are excluded. Gathumbi, Mungai, and Njenga (2015) further support this finding, observing that while principals often consult Boards of Management and Parent-Teacher Associations, teachers are frequently sidelined. The current study therefore aligns with these earlier findings, underscoring persistent gaps in stakeholder involvement despite global advocacy for participatory school management.

The study also revealed a mixed picture regarding financial decision-making, with 40% of teachers agreeing that decisions were participatory, another 40% disagreeing, and 19.3% undecided. This indicates a lack of consistency in participatory financial practices across schools. Mutua (2017) emphasized that teacher involvement in financial decision-making enhances commitment and reduces conflict, implying that schools that fail to adopt inclusive decision-making risk undermining stakeholder ownership of financial outcomes. This observation resonates with international research, such as that of Virolainen et al. (2023) in Finland, which highlighted that decentralization reforms require principals to engage stakeholders strategically to align financial choices with pedagogical goals. Failure to do so compromises transparency and stakeholder trust in resource utilization.

In contrast to the limited participation in budgeting and decision-making, a majority of teachers (58.6%) agreed that the goods and services provided by their schools reflected value for money, suggesting relative strength in procurement practices. This finding aligns with Lysons and Farrington (2012), who emphasized that procurement processes emphasizing value for money contribute to efficient resource use and better service delivery. Similarly, Nyaga (2016) reported that schools adopting competitive procurement processes experience higher satisfaction and better outcomes. These findings also resonate with the observations of Marmuah et al. (2019) in India, who concluded that accurate accounting and transparent procurement practices safeguard schools against fraud and mismanagement while ensuring operational efficiency.

With regard to checks and balances, 45% of teachers agreed that accountability mechanisms were in place, although a substantial proportion (35.7%) were undecided. This suggests a lack of clarity or awareness about financial oversight structures among teachers, which may reflect inadequate communication or weak enforcement of accountability systems. Olembo, Wanga, and Karagu (1992) emphasized the role of audits and proper record-keeping in fostering financial accountability, while Kariuki (2017) warned that weak checks and balances increase the risk of mismanagement. The present findings therefore echo previous research, indicating that while some progress has been made in implementing accountability measures, significant gaps remain in ensuring transparency at all operational levels.

The broader literature review supports the critical role of principals' financial management competencies in ensuring quality education. International studies reinforce this link: Wenxiu Li

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(2024) in China found that despite systemic reforms to improve transparency, schools continue to struggle with embezzlement and poor fund control, highlighting the persistent need for principal-level financial skills. Similarly, Virolainen et al. (2023) and Halttunen and Lindberg (2024) in Finland established that principals' ability to integrate financial decisions with pedagogical goals and apply data-driven financial strategies is essential for sustainable school development. European research by Căldăraru et al. (2022) during the COVID-19 pandemic further demonstrated that principals with strong financial competencies successfully maintained continuity of learning despite fiscal constraints, though disparities persisted. These findings collectively affirm the current study's conclusion that principals' capacity to manage resources effectively, including participatory budgeting, transparent procurement, and robust accountability mechanisms, which directly influences the quality of education.

The evidence also supports the importance of decentralization and targeted training for school leaders. Zeff (2020) noted that decentralized budgeting grants schools flexibility to respond to local needs, but without adequate training in financial planning and accountability, such autonomy risks mismanagement. This aligns with the recommendation from Marmuah et al. (2019) for structured training in financial and human resource management. The current study advances this discussion by demonstrating that gaps in budgeting participation and accountability persist in Kenyan schools, suggesting that while decentralization may exist in policy, its implementation is undermined by limited stakeholder involvement and uneven principal competencies.

The findings align with Dwangu and Mahlangu (2021), who argue for revising accountability systems to ensure principals fulfill their mandates effectively. However, this study addresses a contextual gap by providing evidence from Embu County, Kenya, on how these accountability mechanisms or their absence affect educational quality. The integration of mixed methods in this research further strengthens the understanding of how principal competencies shape resource allocation and utilization, contributing new empirical evidence to the discourse on financial management in educational institutions in Sub-Saharan Africa.

The relationship between financial resource management competency and the provision of quality education has been examined in several contexts. Prior studies have consistently emphasized that sound financial practices in schools enhance resource allocation, ensure timely procurement of teaching materials, and promote accountability, all of which contribute to improved educational outcomes (Bush & Ng, 2019;). Research in the Kenyan context has similarly shown that schools with transparent budgeting and effective oversight mechanisms tend to perform better in both academic and infrastructural development (; Gathungu & Karimi, 2017). These studies underline the critical role of principals' financial management skills in sustaining effective learning environments, highlighting budgeting, accountability, and participatory decision-making as central drivers of education quality.

While earlier studies acknowledged the importance of financial leadership in schools, few have empirically tested the direct relationship between principals' financial resource management

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competency and the provision of quality education in public secondary schools within Embu County. The current study extends existing knowledge by providing statistical evidence through regression analysis, which established a significant negative beta coefficient. This implies that although financial competency influences education quality, gaps in financial practices, such as limited stakeholder involvement, inadequate checks and balances, and challenges in ensuring value-for-money expenditure, can adversely impact school performance. This finding contributes new insights by revealing that financial management, unlike human resource management, may not always translate into positive outcomes unless supported by transparency, accountability, and robust monitoring mechanisms.

CONCLUSION

The study concludes that principals' financial resource management competency has a significant influence on the provision of quality education in public secondary schools in Embu County. The findings indicated that principals made deliberate efforts to involve stakeholders in budgeting, ensure accountability in financial reporting, and comply with procurement requirements. However, challenges were noted in areas such as participatory financial decision-making, value-for-money in expenditure, and maintaining adequate checks and balances in financial transactions. Regression analysis further confirmed that principals' financial resource management competency is a significant predictor of education quality, though the negative beta coefficient highlights potential risks associated with weaknesses in financial practices. This suggests that deficiencies in financial planning, monitoring, and accountability could undermine the delivery of quality education.

Based on these findings, the study recommends targeted interventions to strengthen principals' capacity in financial leadership. Continuous professional development should focus on budget planning, financial accountability, participatory decision-making, and transparent reporting. By enhancing these competencies, principals will be better equipped to manage financial resources effectively, thereby supporting improved access to learning materials, infrastructure development, and the overall quality of education in public secondary schools.

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