

## Rethinking the financial management skills of school heads on the quality of basic education: Implications for the Tanzania Development Vision 2050

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### ABSTRACT

The low quality of basic education, linked to limited financial management skills among school heads, threatens workforce training to foster the Tanzania Development Vision 2050 of building a prosperous, just, inclusive, and self-reliant economy. Therefore, this study examined gaps in financial management skills among school heads in Tanzania and explored how these skills relate to the quality of basic education. It used a sequential explanatory design, gathering data through questionnaires from 350 randomly selected school heads. We used key informant interviews with district accountant officers for validation and conducted a documentary analysis to assess the quality of basic education. The descriptive results indicated that the majority of school heads encounter financial management skill gaps, particularly in using public electronic payment systems, preparing and managing budgets, preparing and reporting financial statements, generating their own sources for school programs, conducting internal controls of school funds, and interpreting public financial laws and regulations. Similarly, the documentary analysis indicated a moderate quality of basic education in terms of academic performance, infrastructure, completion rate, and transition to advanced secondary education, which results from the financial management skills of school heads. Moreover, the correlation results indicated a strong and positive link between school heads' financial management skills and the quality of basic education, with the highest correlation coefficients of ( $r = .741$ ) for the quality of pedagogy and ( $r = .739$ ) for the quality of teaching and learning resources. This relationship implies that gaps in financial management skills negatively affect the quality of basic education, which subsequently jeopardizes the national development vision 2050. Therefore, the study recommends providing financial management training for school heads and incorporating financial management skills in teacher education curricula.

**Keywords:** Financial Management Skills, School Heads, Tanzania Development Vision 2050, Quality Education

### I. INTRODUCTION

Globally, school heads are responsible for managing school funds dedicated to improving the quality of education to foster skilled workforce training for the global, regional, and national development agenda (United Nations, 2025; EAC, 2015; SADC, 2020; AU, 2015). This is the case; the study by Sospeter (2022) emphasized that across regions, it has been revealed that fund management is the catalyst for any institution to achieve its desired goals. Effective and efficient financial management results in the accomplishment of various projects, such as the construction of school buildings, at the expected standards. In this regard, the success or failure of schools is strongly connected to the financial support made available to them through the levying of taxes and the allocation of revenues by the government. This is the case; in Tanzania, the government provides monthly capitation grants to public schools as a strategy to finance basic education. Similarly, school heads are responsible for managing the government funds allocated to their schools to enhance the quality of workforce training for the national development vision of a prosperous, just, inclusive, and self-reliant economy by 2050 (URT, 2025). The significance of basic education relies on its foundational role in workforce development for subsequent levels in high school, vocational, technical, tertiary, and higher education (Shahanga & Kasambala, 2023).

Therefore, the Tanzanian government has made deliberate efforts to improve quality, including a free and compulsory 10-year basic education program covering 6 years of primary and 4 years of lower secondary education (MoEST, 2025; MoEST, 2023). Among these measures is the shift of the education monitoring system from school inspections to school quality assurance (Shahanga et al., 2021a; Shahanga, 2025). The quality indicators in basic education, as outlined in the school quality assurance framework, include: the quality of the teaching and learning environment; welfare services; teaching quality for effective learning and assessment; students' motivation; learners' environment; leadership and management quality; and community engagement (Shahanga, et al., 2021a; Shahanga, et

al., 2023b). The government continues to fund basic education as a strategy to ensure that each child who is ready for schooling has access to basic education in Tanzania. In this case, the heads of schools are urged to manage the funds allocated effectively, ensuring that the expected goal of each child's access to basic education is attained.

However, the Controller and Auditor General (CAG) reports indicate that school funds are not properly managed because most school projects remain uncompleted due to the improper management of the funds allocated to the respective projects, for example, the uncompleted construction of an administration block at Masanga Secondary School (NAOT, 2013). Likewise, funds earmarked for special education were reallocated for other activities (NAOT, 2021). The Financial Act of 2010 stipulates that heads of schools are the chief accounting officers of the school and are responsible for the control and use of school funds, even though the majority of them lack the knowledge and skills required to manage public funds. These skills include: budget preparation, accounting, financial decision-making, financial analysis, and financial controls (Espinosa, 2018). Others include: fund mobilization, financial auditing, and budget evaluation (Amos & Ephrahem, 2021). Additionally, proper fund utilization, school resource mobilization, accurate financial bookkeeping, cash management, fund allocation, and the preparation of school financial statements are also required (Espiritu, 2020; Chemweno et al., 2018; Adali, 2018). The lack of financial management skills among heads of schools contributes to the mismatch of financial statements, poor budgeting, and spending beyond the budget, or sometimes not spending the allocated funds. This situation impacts the provision of quality education, thereby threatening workforce training in line with Tanzania's Development Vision 2050.

### 1.1 Statement of the problem

The Tanzanian government is implementing the National Development Vision 2050, which intends to achieve a prosperous, just, inclusive, and self-reliant economy in twenty-five years from 2025 to 2050 (URT, 2025). Since the achievement of such a vision is determined by the quality of the workforce, which is mainly influenced by the quality of basic education (MoEST, 2023), the government disburses funds to schools as capitation grants for school management and administration as well as development projects to foster the quality of basic education (Sospeter, 2022). However, school heads are said to face financial management challenges that not only threaten the value for money of school projects but also the quality of basic education for the national development vision 2050 (Daniel et al., 2020; Esien & Ekpenyong, 2021). Despite such claims, little is known about financial management gaps among school heads, the status of basic education quality in Tanzania, and the relationship between school heads' financial management skills and the quality of basic education, hence the need for this study, without which the achievement of the national development vision 2050 will lack a competent and competitive workforce.

### 1.2 Research Questions

- i. What are the financial management skills gaps among school heads in Tanzania's basic education?
- ii. What is the current state of basic education quality in Tanzania?
- iii. What is the relationship between school heads' financial management skills and the quality of basic education in Tanzania?

## II. LITERATURE REVIEW

### 2.1 Theoretical Review

The study was informed by a system theory developed by Ludwig Von Bertalanffy in the 1930s to explain the interrelationship of subsystems in a system (Bertalanffy, 1984). According to the theory, a school is an open system that receives funds as input from the external environment, government, parents, and other stakeholders in terms of subsidies, capitation grants, contributions, and donations, process them through proper management supported by financial management skills, to produce output which is quality improvement in education manifested through availability of essential teaching and learning resources, motivated teachers and students, provision of welfare for staff and students, effective teaching and learning processes, positive relationship with the community, and good academic performance which in totality and achieve the intended outcome which is the Tanzania development vision 2050 which is built on human capabilities (URT, 2025).

### 2.2 Empirical Review

Globally, the systematic literature review on school heads' financial management skills indicates scarcity and delay of financial disbursement in schools, insufficient financial management skills among school leaders, and improper school budget utilization (Canares & Estremera, 2025). The exceptional case of Jalajala City in the Philippines, where most of the school heads had sufficient financial management skills (Anoyo et al., 2024), and the Arab world, verifies the influence of school heads' financial management skills on the quality of education provision skills, enabling schools (Shahzad et al., 2019). However, their counterpart school heads in Africa lack such skills as

observed in Nigeria, hence hindering the availability of the teaching and learning resources (Esien & Ekpenyong, 2021).

The limited financial management skills reduce their ability to generate funds from internal sources for supplementing the government subsidies (Udoh-Uwah et al., 2018). Also, they have limited budgetary, auditing, financial reporting, and accounting (Mwafukwa & Sunday, 2015). The limited skills also affect school project costs (Kirui et al., 2022). Other effects are delays in fund disbursement for procuring and supplying teaching and learning resources, which affect the quality of teaching, learning, and academic performance altogether (Espiritu, 2020). In Mozambique, the study indicated financial deficit in schools due to school heads' financial management skill gaps (Daniel, et al, 2020). The same has been observed in South Africa about the lack of financial management knowledge and skills among school heads (Thenga, 2012).

The study in Chipata District, Zambia, indicates the challenges school management faces in the teaching and learning resources due to limited financial management skills (Muzyamba & Changala, 2019). School heads had limited financial management skills (Mulwa, 2018). Similarly, the study in secondary schools located in Mathira constituency, Kenya, indicates that 93% of 33 public secondary school heads have limited financial management skills, which affects the accomplishment of school projects (Wamunyu, 2012). Kalume and Ng'ang'a (2024) in Kilifi County Kenya, added that school heads frequently misused public funds due to limited financial management skills as manifested in budgeting, monitoring, prices, and controls. Kahavizakiriza et al. (2015) found that in Kakamega schools, school heads had limited financial management skills.

The study in the Bukombe district Council, Geita, Tanzania found that school heads have poor budgeting skills, poor financial accountability, poor financial decisions, poor procurement, lack of transparency, and limited internal sources of funds (Nelius & Onyango, 2022). The study in Moshi Municipality schools in Tanzania revealed the limited financial management skills among school heads as manifested in the violation of the payment guidelines and procedures (Edmund & Lyamtane, 2018). In Monduli, Arusha Tanzania, school heads have limited financial management skills and their schools lack professional personnel to assist them (Muhoja & Mkulu, 2020). In Arumeru, the same lack of financial management skills among school heads was observed (John, 2024). The study in secondary schools in the Kwimba district councils, Mwanza concludes that school heads in Tanzania were not prepared to manage public funds hence they used their experience instead of skills which resulted in mismanagement and misuse of school funds (Clara & Chai, 2022).

Through the reviewed literature, it is evident that studies found limited financial management skills among school heads, but they did not link it directly with the quality of basic education provision (Edmund & Lyamtane, 2018; Muhoja & Mkulu, 2020; Nelius & Onyango, 2022; Kirui et al., 2022; Espiritu, 2020; Esien & Ekpenyong, 2021; Shahzad et al., 2019; Muzyamba & Changala, 2019; Mulwa, 2018). Therefore, little is known about the relationship between financial management skill gaps among school heads and the quality of basic education; hence, the need for this study as an intervention to improve workforce training for the Tanzania Development Vision 2050.

### III. METHODOLOGY

#### 3.1 Research Design

The study adopted a pragmatist paradigm and a sequential mixed-methods design, integrating both qualitative and quantitative approaches. In this design, qualitative methods were dominant while quantitative methods were used mainly for triangulation and validation of findings. This approach enabled a comprehensive understanding of school heads' financial management skills and their implication for quality basic education (Creswell & Plano-Clark, 2018).

#### 3.2 Study Area

The study was conducted in the Mwanza region, Tanzania. Mwanza was selected because it hosted the annual summit of public schools' heads, which provided access to a large and diverse population of school heads from different districts. The region is also a mix of urban and rural public schools, making it suitable for generating representative findings.

#### 3.3 Target Population

The study population consisted of 3000 school heads, who were informed of the purpose and significance of the study and then asked to provide free consent to participate. School heads were targeted because they are directly involved in financial planning, budgeting, and accountability at the school level. District accountants were targeted as the key informants due to their supervisory role of school funds at the district level.

### 3.4 Sampling Procedures and Sample Size

A random sampling technique was used to select respondents for the quantitative component of the study. A total of 400 structured questionnaires were randomly distributed among 3000 public school heads who attended the 2023 annual summit in the Mwanza region. Out of 400, 350 questionnaires were returned, resulting in a response rate of 87.5%, which was considered adequate for statistical analysis. For the qualitative component, purposive sampling was used to select district accountant officers for key informant interviews based on their expertise and direct involvement in school financial oversight.

### 3.5 Data Collection Instruments and Procedures

Data were collected using structured questionnaires, key informant interviews, and documentary analysis. The questionnaire considered the Likert scale items measuring school heads' financial management skills and accountability. The instruments were developed and validated by internal auditors and accountants of the Tanzania Institute of Accountants. Reliability was assessed, and a Cronbach's alpha of 7.9 was obtained. The instruments were then piloted in 5 schools in the Mwanza region, during which the Likert-scale items for financial management skills were reduced from 10 to 6 in relation to school heads' financial accountability. To validate the quantitative findings, key informant interviews were conducted with district accountant officers who are in charge of school funds and regularly interact with school heads. Moreover, the documentary analysis of the education sector development plan and the examination reports from the National Examination Council of Tanzania were used to assess the quality of basic education in Tanzania.

### 3.6 Data Analysis

The quantitative data were analyzed using the Statistical Package for Social Sciences (SPSS) for generating descriptive statistics and running Pearson correlation. The results were presented in frequencies and percentages, as well as correlation coefficients and p-values. The qualitative data from interview and documentary review were analyzed using thematic analysis techniques, and the results were presented in descriptions, thematic paraphrases, and verbatim quotes.

### 3.7 Ethical Consideration

Ethical consideration was considered throughout the study as participants were informed of the purpose of the study, and consent was sought from them. The data and information obtained were purposely used for the study. Confidentiality was observed among the key informants, as the verbatim and quotes were anonymously quoted. The participants' right to withdraw was reserved.

## IV. FINDINGS & DISCUSSIONS

### 4.1 Findings

#### 4.1.1 Financial Management Skill Gaps among School Heads in Tanzania's Basic Education.

The study explored the number of school heads with financial management skills gaps in different aspects. The results are presented in Table 1.

**Table 1**

*Financial Management Skills Gaps of School Heads in Basic Education*

Financial management skill gaps	Frequency	Percentage
The use of public electronic payment systems	332	95
Budget preparation and management	307	88
Financial statement preparation and reporting	258	73
Creating one's own sources for school programmes	299	85
Conducting internal controls of school funds	271	77
Interpreting public financial laws and regulations	325	92

The results in Table 1 indicate that most of the school heads have financial management skills gaps in the six major areas of school financial management practices. Those include: The use of public electronic payment systems, budget preparation and management, financial statement preparation and reporting, creating own sources for school programmes, conducting internal controls of school funds, and interpreting public financial laws and regulations. Paraphrasing their open-ended questions on why they lack essential financial management skills, they said, the teacher training programmes from ordinary diplomas, bachelor's degrees, and even master's degree programmes do not incorporate financial management skills, and they are appointed as school heads from among in-service teachers

without special training. They added that most of them do not have accounting professionals; hence, they depend on the appointed teachers to serve as school accountants, assisting school heads. The interview with the district accountant officer from district D, about the financial management skill gaps among school heads, revealed that:

*“Most of the school heads lack essential skills in using the Facilities Financial Accounting and Reporting System (FFARS), which. It is a public electronic payment system to be used for managing public funds in schools. Therefore, they seek help from unauthorized people, which may risk the school funds”.*

Both school heads and district accountant officers agree that school heads lack essential financial management skills. Paraphrasing the responses from accountants from district councils A, B, C, E, F G, H, I, and J, they established that, the schools use the Facilities Financial Accounting and Reporting System (FFARS), which most of the school heads have limited ability of. Therefore, they encounter difficulties in payment voucher preparation and adherence to the payment codes. Some make payments out of the approved budget. The financial management skill gaps make school heads violate public financial law and regulations, resulting in audit queries, leading to their demotion or legal consequences.

#### 4.1.2 Quality of Basic Education in Tanzania

The study conducted a documentary analysis on the quality of basic education in Tanzania using the National Examination Council of Tanzania (NECTA) reports of 2025 and 2026, and the education sector development plan 2025/26-2029/30. The results indicate overcrowded classrooms, which affect the quality of teaching and learning processes. Also, the reports indicate an inadequate physical infrastructure, such as classrooms, libraries, laboratories, and dormitories. Similarly, the number of teachers/students ratio in schools is high due to a shortage of teachers in some subjects, particularly science, mathematics, and business studies. The government grants disbursed in schools are insufficient to meet school expenses. The completion rate in lower secondary education is 64%, while the transition rate to advanced secondary education is 7%. On the part of academic performance, about 75% of standard two pupils have mastery in reading, writing, and arithmetic. 60% of pupils completing primary education pass the mathematics subject, 29.6% of form two students score between division one and three in the national assessment, and 42% of form four students score between division one and three in the national examination. Finally, the number of students who sat for information and computer science was 4,295 out of 517,323, which is 0.8% (MoEST, 2025a; NECTA, 2024; NECTA, 2025b; NECTA, 2025c; NECTA, 2025d).

#### 4.1.3 The Relationship between School Heads' Financial Management Skills and the Quality of Basic Education

The study assessed the relationship between school heads' financial management skills and the quality of basic education. The results are presented in Table 2.

**Table 2**

*The Relationship between School Heads' Financial Management Skills and Quality of Basic Education in Tanzania*

Pearson Correlations Table							
	FMS	QTR	QWS	QTP	QTM	QAP	PLC
FMS	1						
QTR	.739**	1					
QWS	.645**	.667**	1				
QTP	.598**	.674**	.718**	1			
QTM	.554**	.628**	.660**	.693**	1		
QAP	.662**	.668**	.602**	.741**	.654**	1	
PSC	.548**	.542**	.574**	.659**	.652**	.619**	1

Key: (FMS: Financial management skills; QTR: Quality of teaching and learning resources; QWS: Quality of welfare services for students and staff; QTP: Quality of teaching and learning processes; QTM: Quality of students and teachers' motivation; QAP: Quality of academic performance and PSC: Positive relationship between school and the community).

The results show a strong and positive relationship between the financial management skills of school heads and the quality of basic education in Tanzania, focusing on indicators of quality education, which served as the study's

dependent variables. The Pearson Correlation analysis revealed significant positive relationships among all variables ( $p < .01$ ). FMS was highly correlated with QTR ( $r = .739$ ), QWS ( $r = .645$ ), QTP ( $r = .598$ ), QTM ( $r = .554$ ), QAP ( $r = .662$ ), and PSC ( $r = .548$ ). Additionally, strong correlations were observed among the other variables, with the highest coefficients between QAP and QTP ( $r = 0.741$ ), QWS and QTP ( $r = 0.718$ ), and QTM and QTP ( $r = 0.693$ ). This indicates that the financial management skills of school heads determine the quality of teaching and learning resources (QTR), the quality of welfare services for staff and students (QWS), teaching and learning processes (QTP), teachers and students' motivation (QTM), academic performance (QAP), and the positive relationship between the school and the community (PSC). Triangulating such results, an interview question was posed to district accountants on the relationship between the school heads' financial management skills and the quality of basic education. The response from District G said.

*“This relationship is manifested in the differences in education provision in schools and supportive services to students and staff; even though the funds disbursed to schools by the government as fee-free education grants are the same. So, the school heads with strong financial management skills cannot only utilize the received funds, but also can raise funds from their own sources for school progress.”*

The school heads' results are supported by district accountant officers on the relationship between school heads' financial management skills and the quality of basic education.

## 4.2 Discussion

### 4.2.1 The Financial Management Skill Gaps among School Heads in Tanzania's Basic Education

The study found financial management skill gaps among most of the school heads in Tanzania's basic education. Such results concur with the findings from the study by Amos and Ephrahem (2021), which identified the shortage of teaching and learning resources as the result of limited financial management skills among school heads. Other effects include demotion and legal actions against the implicated school heads on school fund mismanagement as happened to Fredrick Paul Lubangulila in 2023 (Laban, 2023). The results are in line with a study in Kenya that identified that most of the school heads have limited ability in financial records preparation and management (Chemweno, Limo & Chumba, 2018). Another study in Kenya added that limited financial management skills, affect the cost efficiency of school projects and the delay of project accomplishment (Kirui et al, 2022). The result means the consequence of limited financial management skills among school heads affects not only school academic activities but also the relationship between the school and the surrounding community and their leadership position altogether.

However, the results differ from a study conducted on schools in Jalajala City in the Philippines, which found that school heads had sufficient financial management skills because they had been trained for the same (Anoyo et al, 2024). However, in General Santos City schools, school heads had limited financial management skills (Espinosa, 2018). The results concur with previous studies in secondary schools in Moshi Municipality, which found that school heads have limited financial management skills and, as a result, rarely adhere to the financial and procurement procedures specified in the guidelines issued by the government (Edmund & Lyamtane, 2018). Similarly, the findings are in line with Muzyamba and Changala's (2019) study in Chapata schools in Zambia, which established that most school heads rely on inadequate government grants and can hardly solicit funds from other sources due to limited financial management skills.

Based on the system theory, the school receives funds as inputs from the environment which comprises the government subsidies, contributions and donations from other stakeholders, therefore if school heads who are the accounting officers for school resources lacks essential financial management skills, school as a sub-system will fail to train skilled personnel to foster the national development vision hence affect the national community as the general system. Therefore, the lack of financial management skills not only affects school heads' confidence and ability to manage the entire school, which is detrimental to the school's success, but also affects national sustainable development goals because schools are expected to graduate a competent and competitive workforce for social, economic, and political sectors of the nation (Suwartin & Sulama, 2023).

### 4.2.2 Quality of Basic Education in Tanzania

The results indicate a moderate quality of basic education in terms of teaching and learning resources, pedagogy, supportive infrastructure, academic performance, completion rate, and a very low transition to advanced secondary education, which threatens workforce training for the national development vision 2050. If about 25% of Standard Two pupils cannot master basic skills effectively (reading, writing, and arithmetic), their career development to foster national development becomes less useful. If about 45% of pupils completing primary education do not pass, their capacity as the future national workforce is low. If 34% of secondary education students do not complete the lower secondary education cycle, their trainability in formal systems as the national workforce becomes minimal, negatively affecting the national workforce. Similarly, if school infrastructure is inadequate to support the quality of basic education, the quality of workforce training in subsequent levels is affected. If the national development vision

requires information and computer science skills due to global and regional digital economic trends, and if the number of students in basic education sitting for information and computer science is 4, 295 out of 517, 517,323 (0. 8%), sitting for compulsory subjects like Kiswahili, the results indicate that most students completing lower secondary education (99. 2%) have moderate quality due to a lack of digital and information literacy because they did not have the opportunity to learn information and computer science, which limits their contribution to the digital economy, which is essential for economic growth and the National Development Vision 2050. The results concur with previous studies, which indicated that the quality of basic education in Tanzania requires an intervention strategy to meet the national workforce demand for economic growth and Sustainable Development (Shahanga et al., 2021 a). However, the results contradict the education and training policy 2014, revised 2023 version, which requires quality education for national development, hence a need for rethinking the agenda for intervention (MoEST, 2023). Based on the system theory, the moderate quality of education is the output resulting from the poor management of school funds due to the limited financial skills of school heads. If all of these indicators of moderate quality education (output) require adequate funds to address them (input), and if school heads encounter financial management skill gaps (process), it is unlikely to address those challenges and foster the quality of education because the little fund received in schools will not be well managed by school heads at the same time such school heads will not be able to raise extra funds from other sources.

#### **4.2.3 The Relationship between School Heads' Financial Management Skills and the Quality of Basic Education**

The study found a strong, positive relationship between school heads' financial management skills and the quality of basic education. According to systems theory, if a school is an open system that receives inputs (funds) from the external environment (government, parents, and donors), and if the national development vision depends on the quality of the workforce at the elementary level (basic education), then there is a linear relationship between school heads' financial management skills and the quality of education provided in their schools (Suwartini & Sulama, 2023). These findings underscore the need for intervention programs to improve the financial management skills of school heads to achieve quality education, as suggested by a study conducted in Kilifi County, Kenya (Kalume & Ng'ang'a, 2024). If the quality of education involves teaching and learning resources, processes, student and staff welfare, and motivation, and if such quality is closely associated with the ability of school heads to mobilize, budget, use, and control school funds, then quality initiatives should strongly capacitate school heads with essential skills, effective feedback systems, and intervention strategies (Shahanga & Kasambala, 2024) to develop workforce skills for economic growth and sustainable development (Shahanga et al., 2023). The relationship between school heads' financial management skills and the quality of basic education signifies the system theory components 'input, process, and output' relationship that if you need to improve the quality of output, you should have the ability to control the quality of the input and the process as well, such ability is financial management skills.

## **V. CONCLUSION & RECOMMENDATIONS**

### **5.1 Conclusion**

The study examined the relationship between school heads' financial management skills and the provision of quality basic education in Tanzania. The study concludes that most school heads in Tanzania's basic education encounter challenges in financial management due to gaps in essential skills related to financial accountability, which limit their ability to improve the quality of basic education and, in turn, affect the quality of workforce training for Tanzania Development Vision 2050. While school heads had financial management gaps, the quality of basic education was challenged by poor infrastructure, inadequate financial grants, poor academic performance in essential subjects, low transition rates, high dropout rates, and a limited number of students completing basic education with information and computer science skills. The findings further demonstrate that financial management skills are a critical determinant of quality basic education, influencing the availability of quality teaching and learning facilities, the welfare of students and staff, teaching and learning processes, and the motivation of education stakeholders to support the provision of quality education in Tanzania. The strong, positive relationship between financial management skills among school heads and the quality of basic education in Tanzania further underscores the importance of these skills for school heads as accounting officers responsible for school funds. Based on system theory, which suggests an interplay between the school system and the national development agenda, school heads should be capacitated in financial management skills to advance Tanzanian human capital and envision the achievement of Development Vision 2050. Rethinking school heads' financial management skills to improve the quality of basic education is a policy agenda to foster national workforce development for Development Vision 2050.

## 5.2 Recommendations

Based on the study findings and conclusion, the study recommends the following: Firstly, the Ministry of Education, Science and Technology, in collaboration with the Prime Minister's Office, Regional Administrative and Local Government, should institutionalize continuous professional training programs for school heads, with a focus on financial management skills, budgeting, accounting, and procurement. Secondly, financial management should be integrated into teacher education programs, making the financial management component a mandatory part of both pre-service and in-service training for school heads. Lastly, further research could explore the financial management skills of teachers serving as school accountants in Tanzania, including those in private schools.

## Declaration of Interest

The authors declare that they do not have any known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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