



WOMEN EDUCATIONAL LEADERS' CHALLENGES IN FINANCIAL ADMINISTRATION: NARRATIVES FROM HARARE FEMALE SCHOOL HEADS

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Abstract:

This journal takes a narrative approach to address some challenges women face in educational leadership in Zimbabwe. It aims to interrogate the feasible mitigatory strategies propagated by recommendations made by the same educational leaders to create a conducive environment that addresses some deterrents that dissuade other potential female leaders from taking up leadership roles. The study reveals persistent challenges, including limited access to financial training, gender bias in resource allocation, work-life balance pressures, and systemic institutional constraints. Financial management has a thin line between mathematics and accounting skills, and such subjects have had some genderised connotations, especially in a previous non-gender-sensitive curriculum. Research is limited, especially on the solutions to bridge the gap, as mathematics has been observed as more aligned towards the masculine gender. Gender mainstreaming has been advocating for equal access to opportunities, and as such, thrusts have been towards embracing women in leadership positions despite any challenges towards the financial aspect in administration. Some have observed this as aligned towards the Glass Cliff theory, but this paper aims to bridge that gap and provide a favourable environment that proffers a solution to this problem. Such motives are in line with Sustainable Development Goal (SDG) 5, which focuses on women's empowerment and gender equality. We then aim to reduce exclusion and promote gender equality through empowerment. This paper proposes a practical mitigation for female school heads that seeks to empower them and have them perform their roles better whilst gaining necessary skills, staff development and receiving adequate support. Drawing from feminist leadership theory and institutional analysis, this paper contributes to understanding how gender intersects with educational financial

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management in developing contexts. The findings highlight the need for targeted professional development programs, institutional policy reforms, and mentorship networks to support women's advancement in educational leadership roles. This theory will help minimise the tendencies of potential leaders to shun leadership opportunities in school due to an inadequate mathematical and accounting background. Our methodological dialogue will be grounded in narratives emanating from semi-structured interview questions on school heads' experiences. Data analysis will be thematic, and conclusions and recommendations will be drawn from the findings. Gender mainstreaming can be coined as a strategy towards equality and equity, and as such, this paper aims to bring part solutions and help empower and encourage women in school management. These findings aim to empower women in educational leadership and foster an inclusive environment for equitable access to leadership roles.

Keywords: education leadership, financial administration, gender mainstreaming

1. Introduction

Leadership in education plays a critical role in shaping institutional effectiveness and student outcomes. However, women remain underrepresented in school management, particularly in senior leadership roles. Societal biases and structural barriers, such as gendered perceptions of financial management skills, continue to hinder progress toward gender equality in leadership.

Despite efforts towards gender mainstreaming, women often face precarious leadership opportunities, a phenomenon explained by the Glass Cliff theory, where they are appointed to challenging roles with high failure risks. This study seeks to address these challenges by exploring the lived experiences of female school heads and proposing solutions to empower them to succeed in leadership roles. This research aligns with SDG 5, which emphasises gender equality and women's empowerment, aiming to create an environment conducive to equal opportunities in leadership.

The representation of women in educational leadership positions has increased significantly over the past decades, yet substantial challenges persist in their professional advancement and effectiveness, particularly in financial administration (Blackmore, 2023). In Zimbabwe's educational context, women constitute a significant portion of teaching staff but remain underrepresented in senior administrative positions, especially in roles requiring extensive financial management skills (Chakanyuka, 2022, Mabokela and Mawila, 2024). This disparity becomes particularly pronounced when examining the intersection of gender and financial leadership responsibilities in educational institutions.

Financial administration in educational settings encompasses budget planning, resource allocation, procurement management, audit compliance, and strategic financial planning (Johnson and Smith, 2023). These responsibilities require not only technical competence but also institutional support, professional networks, and organisational

confidence areas where women leaders often face systemic barriers (Richardson et al., 2024). The African educational context presents additional complexities, including limited resources, cultural expectations, and institutional structures that may inadvertently disadvantage women leaders (Ngozi and Banda, 2023).

This study addresses a critical gap in understanding how women educational leaders in Harare navigate financial administration challenges. By employing narrative inquiry, we capture the authentic voices and experiences of female school heads, providing insights into their strategies, barriers, and support needs. The research is particularly timely given Zimbabwe's ongoing educational reforms and the increasing recognition of women's leadership potential in transforming educational outcomes (Chikoko and Mthembu, 2023).

2. Literature Review

2.1 Women in Educational Leadership

The global landscape of women in educational leadership has evolved considerably, with women now representing approximately 60% of teachers worldwide but only 30% of educational administrators (UNESCO, 2024). This disparity, often termed the "glass ceiling" effect, is particularly pronounced in developing countries where traditional gender roles and cultural expectations create additional barriers (Moorosi and Bush, 2023).

Research (Coleman and Fitzgerald, 2024) indicates that women educational leaders often demonstrate collaborative leadership styles, emphasising relationship-building, participatory decision-making, and holistic approaches to institutional management. These leadership characteristics align well with contemporary educational philosophies that prioritise community engagement and inclusive governance. However, Peters and Williams (2023) argue that when it comes to financial management, women leaders frequently encounter scepticism about their capabilities, limited access to professional development, and exclusion from informal networks where financial knowledge is shared.

2.2 Financial Administration Challenges in Educational Settings

Educational financial management has become increasingly complex, requiring leaders to navigate budget constraints, accountability requirements, and diverse funding sources (Anderson and Lee, 2024). School heads must demonstrate competence in areas including budget development, financial reporting, procurement procedures, and strategic resource allocation. The complexity is heightened in developing countries where educational institutions often operate with limited resources and multiple funding streams (Msila and Mtshali, 2023).

Research (Anderson and Lee, 2024; Brown et al., 2024) identifies several common challenges in educational financial administration: inadequate training in financial management, limited access to professional development opportunities, complex

regulatory environments, and insufficient institutional support systems. These challenges are often amplified for women leaders who may face additional barriers related to gender bias, work-life balance pressures, and limited access to mentorship opportunities (Davis and Johnson, 2023).

2.3 Gender and Financial Leadership

Studies show that women are frequently overlooked for leadership positions in education despite their significant contributions as teachers and administrators. Traditional societal norms often associate leadership with masculine traits, perpetuating inequities in school management. The perception of financial management skills, including budgeting, accounting, and resource allocation, as inherently masculine has created an additional barrier for women. Historical biases in non-gender-sensitive curricula have further exacerbated this issue.

The intersection of gender and financial leadership reveals persistent disparities in confidence, access, and institutional support. Studies indicate that women often report lower confidence levels in financial decision-making, despite demonstrating equal or superior performance in financial management tasks (Thompson and Garcia, 2024). This confidence gap is often attributed to socialisation processes, limited exposure to financial training, and systemic biases that question women's numerical and analytical capabilities (Roberts and Kim, 2023).

Cultural factors play a significant role in shaping women's experiences in financial leadership. In many African contexts, traditional gender roles position men as primary financial decision-makers, creating additional challenges for women educational leaders who must navigate both professional responsibilities and cultural expectations (Mothudi and Lemmer, 2024). These cultural dynamics can affect stakeholder relationships, community support, and institutional credibility.

2.4 The Zimbabwean Educational Context

Zimbabwe's educational system has undergone significant transformations since independence, with notable achievements in literacy rates and educational access. However, the sector faces ongoing challenges, including resource constraints, infrastructure limitations, and leadership capacity needs (Zvobgo and Mazarire, 2023). Women's participation in educational leadership has increased but remains concentrated in primary education with limited representation in secondary and tertiary levels (Shizha and Kariwo, 2024).

Recent policy initiatives have emphasised gender equality in educational leadership, but implementation remains inconsistent. Cultural factors, including traditional gender roles and extended family responsibilities, continue to influence women's career advancement opportunities (Mutasa and Gumbo, 2023). Understanding these contextual factors is crucial for developing effective support systems for women educational leaders.

2.5 Gender Mainstreaming

Gender mainstreaming, a strategy to achieve equity by integrating gender perspectives into policy and practice, has gained traction in educational management. However, its implementation remains inconsistent, necessitating further interventions.

3. Theoretical Framework

This study draws on feminist leadership theory and institutional theory to understand women's experiences in educational financial administration. Feminist leadership theory provides a lens for examining how gender shapes leadership experiences, emphasizing the importance of collaborative approaches, social justice orientations, and the navigation of masculine-dominated institutional structures (Blackmore and Sachs, 2024). This theory posits that women are often appointed to leadership roles in times of crisis, increasing their likelihood of failure. This pattern discourages potential female leaders and perpetuates gender inequality in leadership.

Institutional theory offers insights into how organizational structures, policies, and cultural norms influence individual behaviour and outcomes. The theory helps explain how formal and informal institutional arrangements may create barriers or opportunities for women's advancement in financial leadership roles (Scott and Meyer, 2023). The intersection of these theoretical perspectives illuminates the complex dynamics between individual agency and structural constraints in women's leadership experiences.

4. Methodology

4.1 Research Design

This study employs narrative inquiry as the primary methodological approach, recognizing the power of storytelling in understanding lived experiences and meaning-making processes (Clandinin and Connelly, 2024). Narrative inquiry is particularly appropriate for exploring women's leadership experiences as it honours the complexity, context, and authenticity of individual stories while identifying common themes and patterns. The qualitative narrative inquiry thus explores the personal experiences of female school heads. This approach allows for an in-depth understanding of the challenges and opportunities they encounter.

4.2 Data Generation

Semi-structured interviews were conducted with 10 female school heads from various educational contexts. The interview questions focused on their leadership journeys, challenges related to financial management, and perceptions of gender mainstreaming initiatives. Data collection involved in-depth narrative interviews, lasting 60-90 minutes each, conducted over six months. The interviews were semi-structured, allowing participants to share their stories while ensuring coverage of key themes related to

financial administration challenges. Additional data sources included document analysis of school financial reports and policy documents, providing contextual information to support the narrative accounts.

4.3 Participants

The study involved 10 female school heads from various educational institutions in Harare, selected through purposive sampling to ensure diversity in school types, leadership experience, and demographic characteristics. Participants ranged in age from 35 to 60 years, with leadership experience spanning 3 to 20 years. The sample included heads from primary schools (50%), secondary schools (50%) and all from Harare Metropolitan Province.

4.4 Data Analysis

Thematic narrative analysis was employed to identify common themes and patterns across participants' stories while preserving the individual context and meaning of each narrative (Riessman, 2023). The analysis process involved multiple readings of interview transcripts, identification of recurring themes, and collaborative interpretation to ensure the reliability and validity of findings. Thematic analysis was used to identify recurring themes and patterns in the narratives. This approach facilitated a structured examination of the data while preserving the richness of participants' experiences.

4.5 Ethical Considerations

The study received ethical approval from the relevant Ministries and followed established protocols for research involving human participants. All participants provided informed consent, and pseudonyms are used throughout to protect confidentiality. Confidentiality and anonymity were ensured to protect their identities and encourage candid responses. The research was conducted with sensitivity to cultural contexts and power dynamics inherent in educational settings.

5. Findings

The narrative analysis revealed five major themes that characterize women educational leaders' experiences with financial administration challenges in Harare schools.

5.1 Limited Access to Financial Training and Professional Development

Many participants reported a skills gap resulting from a lack of formal training in financial management, which hindered their confidence and effectiveness. Participants consistently highlighted inadequate preparation for financial management responsibilities. Many described assuming leadership roles with minimal formal training in budgeting, financial reporting, or procurement procedures. As one participant noted:

"When I became head, I thought leadership was about curriculum and students. Nobody prepared me for the financial side. I had to learn through trial and error, and it was terrifying."

The lack of targeted professional development opportunities emerged as a significant barrier. Participants described limited access to relevant training programs, with existing options often scheduled during school hours or requiring extended travel. Several participants noted that male colleagues seemed to have better access to informal learning opportunities through professional networks and mentorship relationships.

Financial literacy gaps were particularly pronounced in areas such as investment planning, risk management, and strategic financial planning. Many participants expressed confidence in day-to-day financial tasks but felt overwhelmed by long-term financial planning and sophisticated financial analysis requirements.

5.2 Gender Bias in Resource Allocation and Stakeholder Relationships

Participants reported experiencing gender bias in various aspects of financial administration, including interactions with suppliers, government officials, and school board members. Several described situations where their financial decisions were questioned or undermined in ways that seemed gender related.

"Some suppliers assume I don't understand the technical aspects of procurement. They try to explain basic concepts or suggest that I involve my male deputy in negotiations. It's patronizing and undermines my authority."

Gender bias also manifested in resource allocation processes, with some participants reporting that schools led by women received less favourable treatment in funding decisions or faced additional scrutiny in financial reporting. These experiences created additional stress and required participants to work harder to establish credibility and trust.

Stakeholder relationships presented challenges, especially in contexts where traditional gender roles remained strong. Some participants described difficulties in gaining respect from parent committees, community leaders, or government officials who expected male leadership in financial matters.

5.3 Work-Life Balance Pressures and Family Responsibilities

Societal expectations where women often face scepticism about their leadership capabilities, particularly in managing financial resources, were highlighted during discussions. The intersection of demanding financial administration responsibilities with family expectations created significant stress for many participants. Unlike their male counterparts, women leaders often maintained primary responsibility for household management and childcare while fulfilling professional obligations.

"Financial planning requires long hours and weekend work, especially during budget season. But I still need to manage my household, help with homework, and attend family obligations. Something always suffers."

Several participants described the difficulty of attending evening meetings, weekend training sessions, or out-of-town conferences due to family responsibilities. These constraints limited their professional development opportunities and networking potential, creating cumulative disadvantages in their financial leadership capabilities.

The emotional labour associated with balancing multiple roles was particularly draining. Participants described feeling guilty about neglecting family responsibilities while simultaneously worrying about professional performance and institutional financial health.

5.4 Institutional Constraints and Systemic Barriers

Institutional bias was evident from limited access to mentorship and professional development opportunities, further exacerbating the gender gap in leadership.

Participants identified numerous institutional constraints that complicated their financial administration responsibilities. These included outdated financial systems, bureaucratic procurement procedures, and limited decision-making authority despite accountability expectations.

"I'm held responsible for the school's financial performance, but I need approval for every significant decision. The process is slow and sometimes prevents me from making necessary financial choices."

Systemic barriers included limited access to credit facilities, restrictive banking procedures, and complex regulatory requirements that seemed designed for larger institutions with dedicated financial staff. Many participants described feeling overwhelmed by compliance requirements while lacking adequate support staff.

The mismatch between financial authority and accountability created stress. Participants were expected to achieve financial targets and maintain institutional financial health while operating within rigid procedural constraints that limited their flexibility and responsiveness.

5.5 Resilience Strategies and Support Networks

Despite significant challenges, participants demonstrated remarkable resilience and creativity in developing coping strategies. Many described building informal support networks with other women leaders, sharing knowledge and providing mutual encouragement.

"We have a WhatsApp group where we share financial challenges and solutions. Sometimes someone has faced the same problem and can offer advice. It's such a joy having sisters in leadership."

Professional development strategies included self-directed learning, online courses, and seeking mentorship from experienced leaders. Several participants described partnering with male colleagues or board members who could provide guidance while respecting their leadership autonomy.

Innovation and resourcefulness emerged as key strengths, with participants describing creative approaches to fundraising, resource mobilization, and cost management. Many developed strong relationships with local businesses and community organizations to supplement limited government funding.

6. Discussion

The findings reveal the complex intersection of gender, institutional structures, and financial leadership in educational settings. The challenges faced by women educational leaders in Harare reflect broader global patterns while highlighting context-specific factors that shape their experiences.

6.1 Targeted Financial Training

The Preparation Gap will minimize the limited access to financial training and professional development, which represent a critical barrier that requires systematic attention. Other professional skills that may be developed gradually include financial administration, which demands immediate competence upon assuming leadership roles. The lack of targeted preparation programs creates unnecessary stress and potentially compromises institutional financial health.

The gender dimension of this preparation gap is particularly concerning. While male leaders may access informal learning opportunities through professional networks and mentorship relationships, women leaders often face additional barriers to professional development participation. This creates cumulative disadvantages that affect both individual career advancement and institutional effectiveness. Workshops and certification programs focused on financial management can equip female leaders with the necessary skills.

6.2 Navigating Gender Bias through Gender-Sensitive Policies

Institutional policies must actively promote gender equity by addressing structural barriers and providing equal opportunities for professional development. The persistence of gender bias in financial contexts reflects broader societal attitudes about women's capabilities in numerical and analytical domains. These biases not only create additional emotional labour for women leaders but also undermine their institutional effectiveness and community credibility.

The intersection of gender bias with cultural expectations about female roles creates particularly complex challenges. Women leaders must navigate traditional expectations while demonstrating competence in domains traditionally associated with masculinity. This requires additional emotional and cognitive resources that may detract from their leadership effectiveness.

6.3 Institutional Support Systems

The findings highlight the critical importance of institutional support systems that recognize and address gender-specific challenges. Current support structures appear inadequate to address the complex intersection of gender, family responsibilities, and professional demands faced by women educational leaders. Creating forums for female school heads to share experiences and best practices can foster a sense of community and mutual support. Effective institutional support requires recognition that gender-neutral policies may not address gender-specific barriers.

6.4 The Resilience Factor

The resilience demonstrated by participants offers important insights into women's leadership strengths and coping strategies. The emphasis on collaborative approaches, mutual support, and innovative problem-solving aligns with feminist leadership characteristics and suggests potential advantages of women's leadership styles.

However, relying primarily on individual resilience to overcome systemic barriers is problematic. While celebrating women's adaptability and strength, it is crucial to address the structural and institutional factors that create unnecessary challenges and limit their leadership effectiveness.

6.5 Mentorship Programs

Connecting aspiring female leaders with experienced mentors can provide guidance and build confidence. Women leaders may require different types of support, including flexible professional development scheduling, childcare provisions, and mentorship programs that address both technical and navigational aspects of financial leadership.

7. Implications for Policy and Practice

7.1 Professional Development Recommendations

Educational systems should develop targeted financial leadership programs specifically designed for women educational leaders. These programs should address both technical competencies and navigational skills needed to succeed in male-dominated institutional environments. Key features should include:

- Flexible scheduling that accommodates family responsibilities
- Childcare provisions for residential training programs
- Mentorship components that pair participants with experienced financial leaders
- Content that addresses gender-specific challenges and strategies

- Follow-up support and networking opportunities

7.2 Institutional Policy Reforms

Educational institutions should review policies and procedures to identify and address gender-specific barriers. This includes examining promotion criteria, professional development access, and support systems to ensure equity in advancement opportunities. Specific recommendations include:

- Flexible work arrangements that accommodate family responsibilities
- Shared leadership models that distribute financial responsibilities
- Enhanced support staff for financial administration functions
- Clear guidelines for addressing gender bias in stakeholder relationships

7.3 Systemic Support Systems

Government and educational authorities should develop comprehensive support systems that recognize the unique challenges faced by women educational leaders. This includes policy frameworks that promote gender equity, funding mechanisms that support women's professional development, and accountability systems that monitor progress toward gender equality in educational leadership.

8. Limitations and Future Research

This study's focus on Harare-based female school heads limits generalizability to other contexts. Future research should explore women's financial leadership experiences across diverse geographical and cultural contexts to identify universal patterns and context-specific factors. The narrative methodology, while providing rich insights into lived experiences, may not capture the full complexity of institutional and structural factors that influence women's leadership experiences. Future research should employ mixed-methods approaches that combine narrative insights with quantitative analysis of gender disparities in educational leadership advancement. Longitudinal studies tracking women's leadership development over time would provide valuable insights into career progression patterns, the effectiveness of support interventions, and long-term outcomes of addressing gender-specific barriers.

9. Conclusion

This study reveals the multifaceted challenges faced by women educational leaders in financial administration, highlighting the intersection of gender, institutional structures, and professional responsibilities. While women demonstrate remarkable resilience and innovation in navigating these challenges, systemic barriers continue to limit their effectiveness and advancement opportunities. The findings emphasize the need for comprehensive approaches that address both individual capacity building and institutional reform. Supporting women's success in educational financial leadership

requires recognition of gender-specific challenges, targeted professional development programs, and institutional policies that promote equity and inclusion. The voices of Harare's female school heads offer important insights into the realities of women's educational leadership and the potential for transformative change. Their stories remind us that achieving gender equity in educational leadership requires more than equal representation. It demands systemic attention to the barriers that limit women's effectiveness and the supports that enable their success. Ultimately, investing in women's financial leadership capabilities in education is not just a matter of equity but of institutional effectiveness and educational quality. As these narratives demonstrate, women bring unique strengths and perspectives to educational leadership that can benefit entire school communities when properly supported and recognized. In conclusion, this study highlights the systemic challenges that deter women from pursuing leadership roles in educational management and the precarious nature of the opportunities they receive. By addressing these barriers through targeted interventions, it is possible to empower female leaders and create a more inclusive leadership landscape. The findings underscore the importance of gender mainstreaming as a strategy for achieving equity in education, in line with SDG 5. Future research should explore the long-term impact of these interventions and identify additional strategies to support women in leadership roles.

Conflict of Interest Statement

The authors declare no conflicts of interest.

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