INTERNATIONAL JOURNAL OF INNOVATIVE RESEARCH & DEVELOPMENT

ISSN 2278 – 0211 (Online)

Unmasking the State of Risk Management in Zimbabwe's Gweru Urban Secondary Schools

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Abstract:
Incidents of robberies, fraud, fire accidents, natural disasters, thefts and burglaries in educational institutions are a common feature in press reports. Interrogation of risk management conceptualization, provisions and mechanisms in schools becomes of particular interest. In this study, we argue that schools continue to do business as usual in the absence of policies, mechanisms and practices hinged on management of risk. The study focused on participants' conceptualization of risk management, provisions and mechanisms in place, and challenges faced. The study of seven secondary schools in the Gweru Urban district, involved School Development Committee/Association chairpersons, school heads and deputy heads, and an official from provincial education office, all purposively selected as information- rich participants by virtue of positions they occupied. Informed by the post-positivist mixed methods paradigm, interview, questionnaire and observation methods were used to collect both quantitative and qualitative data. Analysis of quantitative data employed descriptive statistics (numbers [N] and corresponding Percentages [%]), while qualitative data were analysed using a thematic approach identifying patterns that emerged from the data, and enriched quantitative evidence. Findings indicated that schools were generally not risk-prepared. Evidence showed a poor, uninformed conceptualisation of risk management, which consequently did not appear as a priority during planning; there was general lack of awareness of potential risk areas in the schools coupled with a lack of policies and installation of mechanisms geared at managing risk, which, in some cases, placed lives of stakeholders at risk. The state of risk management in schools studied calls for deliberate preparation of risk management manuals and training efforts for school management personnel and parent members of the SDC/SDA structures. Such efforts could focus on risk management in terms of safety, emergency procedures, financial procedures, security of premises, and assets.

Keywords: *school management, risk management in education, safety in schools*

1. Introduction

The Zimbabwe print and electronic media are often glossed with numerous reports of incidents of robberies, fraud, thefts, fire accidents, burglaries and destruction of physical plant and equipment by storms. In some cases, loss of life and injury do accompany such incidents. At a school in Gweru, two armed robbers pretended to be parents, and standing in the line with the rest as if waiting their turn to pay school fees, suddenly pulled out pistols and ordered everyone to lie down. While one proceeded to the reception office and got away with about USD14, 000.00 in cash, the other remained outside searching parents at gunpoint, taking their personal effects such as cash and cellphones (Midlands Correspondent, 2012). The Chronicle of May 3, 2012 carried a headline, "Government investigates abuse of school levies." On another note, The Herald of 29 October 2012 reported that police were investigating the death of boy at one high school whose body was found floating in the school swimming pool, and understandably, that the boy's parents blamed the school for their son's death. The boy's death came after several other cases of bullying had been reported at the school. The same report indicates that in February of the previous year, six boys had been arrested for battering after a bullying incident in which the victim lost three teeth. In another development, thirteen form one girls received psycho-social support following alleged sexual abuse by two unknown burglars (The Chronicle, 26 March, 2012). School children struck by lightening, and school buildings and equipment destroyed by hailstorms, whirlwinds and fire are not uncommon natural disaster incidents from the education landscape that feature in press reports. Media articles often spur action whereby ministry reacts swiftly by asking school authorities to respond to allegations of loss of school property, mismanagement of funds, missing school assets, theft and purchasing of school textbook without first obtaining required number of quotations (Makoni, 2011). Such incidents bring risk management to the fore of academic dialogue on educational management.

1.1. Conceptual Framework

Given the above reports, management of risk at school level rises to agenda status in deliberations that underpin school management. Risk management provides a framework under which any organization or institution ensures continued existence, efficient use of resources and activity in a controlled, consistent manner, thus adding value to the organisation (Institute of Risk Management, 2008). As a process, risk management entails identification, assessment, and prioritisation of different kinds of risks, which then requires the risk manager to draw up a risk management plan aimed at minimizing and eliminating the impact of such negative events in efforts to protect the organization from vulnerability, thus focusing on keeping the enterprise viable and reducing financial risks (Institute of Risk Management, 2013). In this vein, risk refers to probability or threat of damage, injury, liability, loss, or any negative occurrences resulting from external or internal vulnerabilities that may be avoided or minimised by pre-emptive action (Conrow, 2006). If left unchecked, risks can upset the scheduling and change the quality of technical operation, cause unwanted change in cost of production processes (Garvey, 2009), and ultimately impact negatively on the quality of achievement of organizational objectives.

Arguably, schools stand vulnerable to various risks, thus rendering risk management as an indispensable obligation for those involved in governance and management of educational institutions. By design, risk management is meant also to protect employees, clients and the general public from unfortunate, yet costly incidents such as fires that may affect them, just as risk management is about preserving physical facilities, data, records and physical assets that the organization or school owns or uses (Institute of Risk Management, 2013). In the context of schools, there is need to protect assets such as finances, physical infrastructure, equipment, stationery, vehicles, students and employees.

Types of risks that management plans can mitigate differ. As Collier (2013) observes, common risks include workplace-based accidents, fires, earthquakes and other natural disasters. The list can also include legal risks such as thefts, fraud, sexual harassment lawsuits, and can also relate to ethics in business practices, uncertainty in the financial market or economy, credit risks, project failures, security and storage of data and records. As noted earlier, risks that are common and often reported from educational institutions include fraud, or embezzlement of funds, fires, theft and pilferage of property, and sexual abuse of children. For example, in a headline report titled, “Teacher Fired for Fondling Pupil,” the Chronicle of 10 April, 2012 reported that a Bulawayo private school teacher was fired for allegedly fondling a Form Four pupil in the corridor. In a litigious society and culture, such cases can attract lawsuits against the school given the *loco parentis* role schools play.

Literature provides two broad classes of risk. Operational risk are risks arising out of people, systems and processes through which an organizations operates (Collier, 2009), which include other risks such as fraud, legal risks, physical or environmental risks. For Young (2005), operational risk refers to the possibility of losses with no possibility of gains. It is the exposure to potential losses emanating from external factors, shortcomings or failures in execution of the organisation’s functions. Schools are prone to such risks. For example, Chronicle Reporter (17 October, 2012) reported that a school dormitory was gutted by fire and students lost their belongings in the inferno. While incidents of this nature are on the increase, of concern to stakeholders is what schools are doing to manage such operational risks, and what challenges they are facing. We argue that the probability of loss occurs as a result of inadequacies in the school or a breakdown in controls, operations or procedures, hence proliferation of incidents such as theft, fraud, embezzlement, fires, sexual abuse of pupils, drowning in school swimming pools. Understandably, such occurrences also tarnish the school image and affect the operations and performance of the school.

Literature proposes a number of strategies to mitigate operational risk. These include avoiding certain transactions, hedging financial transactions, purchasing insurance for assets against disasters such as fire and storm-related destructions, establishing redundant backup facilities for losses through electric power and telecommunication failures. Losses resulting from internal reasons, though difficult to identify and insure against, can be mitigated by the presence of strong internal auditing procedures (Institute of Risk Management, 2013; Steinberg, 2011). Other strategies include internal controls underpinned by approved policies and procedures, applicable laws and regulations to safeguard assets against theft, unauthorised use, fraud or acquisition and disposal of assets (Jackson, 2011), as well as systems that prevent and detect error, accuracy and completeness of accounting records and timely preparation of financial information (Chartered Institute of Management Accountants, 2005). According to Steinberg (2011), “Control activities are the policies and procedures that help ensure that management directives are carried out,” (p. 75), thus providing for necessary actions to address risks so that an organisation’s objectives are realized.

Where finances are concerned, strategies include segregation of duties, relating to recording of transactions and reconciliation of balances, handling cash and verifying deposits, handling of assets and reconciliation of records to physical counts, entering and approving of cheque requests. For example one should never approve a cheque of which he/she is the payee. This reduces risk of error and inappropriate actions, which deters fraud (Institute of Internal Auditors, 2013). Thus the most important control activities involve segregation of duties, proper authorization of transactions and activities, adequate documents and records, physical control and security of assets and records, and independent checks on performance (Jackson, 2011). In terms of authorization of financial transactions, there should be specifications of minimum and maximum amount for which an officer can sign against. Logically, it then requires a clearly articulated financial regulations document approved by the Board of governors or school management that, together with controls noted above, determines an effective control environment, which underpins all other components of internal control thus providing discipline and structure (Steinberg, 2011; Jackson, 2011, Wiley, 2010).

The second class of risks is strategic risks, which, according to Thompson (2012), relate to operating in a given industry. In schools, strategic risks pertain to school governance. Ndlovu (2013) alludes to inadequacy of qualified staffing in schools and below average pass rates as current strategic risks in Zimbabwean schools. As such, the quality of staff in school leadership and governance relative to the functional positions they occupy is an aspect of focus in this study. Collier (2009) delineates a process of identifying and managing risk as involving: Risk identification – is the risk a threat? What is causing the risk? What are the possible consequences? What organisational features or practices increase or decrease the risk? (b) Risk measurement – requires assessment of severity of potential loss and probability of occurrence based on available information, and even educated guesses (Institute of Internal Auditors, 2011). This way, risks can then be prioritized based on their perceived severity and potential loss in monetary or asset value. (c) Risk avoidance or reduction – can involve ceasing or never undertaking an activity to avoid future losses. This must be based on a cost-benefits analysis where the potential cost of the activity outweighs the revenue or benefits to accrue (Schutt, 2008; Crouhy, 2005). (d) Risk transfer – involves passing on the financial consequences of the risk to a second party for a fee, such as purchasing insurance for a computer laboratory or house. (e) Risk financing – where risk has been identified, measured and treated appropriately, the question of financing residual risks comes to the fore. This could be through payment for losses through operating budgets, borrowing to meet costs of losses, or using a special form of risk transfer afforded by insurance (Collier, 2009).

1.2. Legal Framework

In an endeavour to facilitate reduction of risks in schools and ensure schools enhance efficiency and effectiveness in meeting school objectives and mandates, the Zimbabwe government provided a legal framework for the local governance of schools, which saw legal involvement of local parents in the management and governance of schools (Dzimiri, 2004).The government of Zimbabwe, through Statutory Instrument (SI) 87 of 1992, mandated the involvement of parents in local school governance through establishment of a School Development Committee (SDC) at every government-aided school, and School Development Association (SDA) in the case of a government school. This structure, made up of the school head, deputy school head, a senior teacher and elected parents to positions of chairperson, vice chairperson, secretary, treasurer, and committee members, provides for a corporate governance structure in the governance and development of a school. The SI bestows on the SDC/SDA certain governance, regulatory and operational responsibilities. The structure's terms of reference requires that the body corporate assists in the operation and development of the school; takes all measures which appear to be necessary or expedient to preserve ad maintain the property of the school; borrows money on such terms and conditions as the committee considers expedient and to receive grants and donations, whether from parents of the school or from other persons; applies its funds towards the promotion of its subjects and to invest such funds as are not immediately required; and by means of insurance policies, protects its property and the property of the school (SI, 87 of 1992).

Critical to any organisation is the management of its financial resource. Statutory Instrument 87 of 1992 provides the framework for the administration of school finances. In that respect, the SDC must appoint a finance committee made up of the SDC chairperson, vice chairperson, school head and deputy head to administer a fund established in the name of the school whose income shall consist of school fess, grants, monies received in respect of sporting activities, practical subjects, examinations and levies. Such monies shall be expended on payments of goods and services received by the school, payment of staff hired by the SDC in the furtherance of its objectives. The finance committee is charged with ensuring that proper accounts and records are kept in relation to the fund, opening a current account with a registered commercial bank, and making sure that all income is paid into the account soon after receipt of such income. Monies from the account are not withdrawn except by means of a cheque signed by the school head or deputy head, and one authorized member of the SDC. As a regulatory framework, the SI further delineates duties of the school head as causing the opening up of a cash book and other books of accounts for the recording of income and expenditure; issuing out receipts where money is received and retaining of duplicate receipts; recording sequentially in the cash book all vouchers paid, receipts issued including cancelled cheques. The school head is required also to submit annual financial statements to the Provincial Education Director no later than the end of the first school term, which is by beginning of April.

Given the above legal operational framework of schools, and the preceding incidents from press reports, interrogation of risk management in schools in terms of conceptualization, provisions and mechanisms in place and challenges faced becomes of particular research interest. We argue that schools continue to do business as usual in the absence of policies, mechanisms and practices hinged on management of risk. This study is important in that it provides a basis for interrogating the relevance of current school leadership preparation and training programmes in terms of aligning the content to contemporary or new world discourse in the management of both private and public institutions. It also sensitises school leaders and parent participants in local school governance on the importance and need for managing risk as a strategy that enhances goal attainment of educational institutions. Given the dearth of scientific literature on risk management in the school sector, this study adds on to existing literature on risk management, specifically providing literature that is Zimbabwean, and lays a basis for future research and dialogue that brings risk management practice into the educational management arena.

2. Methodology

Combining constructivist and positivist assumptions, the mixed methods approach undergirded this study. The constructivist view assumes that reality is experiential; that meanings are relative, implying a constructionist epistemology where participants construct their meanings or realities as they interact with phenomena in its context (LeCompte & Schensul, 1999; Crotty, 1998). Observedly, this depicts a cognitive mentalist view (Marimo & Dzimiri, 2013). On the other end is the positivist perspective assuming existence of an objective reality (LeCompte & Schensul, 1999). Thus, underpinned by constructionist and objectivist epistemologies, the study employed a mixed methods design, which saw incorporation of both qualitative and quantitative techniques of data collection, thus capitalising on the strengths of each approach, at the same time offsetting their different weaknesses (Hesse-Biber, 2010).

The population of sites comprised of fifteen secondary schools in Gweru urban with a total of one hundred potential participants. Employing purposive sampling, seven schools were selected. Of these, 14 % were in the central business district, 43 % in the high density residential area, and 43 % in the low density. The intent of selecting schools by geographical and socio-economic location aimed at locating any location-specific dynamics relating to risk management or types of risks prevalent. Of the schools selected, 57 % were boarding schools and 43 % were day schools. Furthermore, 43 % of the schools sampled were government-owned, 14 % local council owned, 29 % were owned by church organizations, and 14 % were trust schools. Participants included seven school heads, seven school development committee/association (SDC/SDA) chairpersons, school bursars, other relevant employees and one official of the Ministry of Education, Sport, Arts and Culture. Purposively selecting participants meant confining sampling to specific types of people with the desired information based on the positions they occupy, thus conforming to researcher-set criteria (Sekaran, 2011). Prior to participation, informed consent was sought, and particpants' rights to confidentiality and withdrawal were explained, and these were observed during the course of the research. Furthermore, field work was arranged as to cause minimum disruption of normal school activities.

Techniques used to collect data included questionnaires with both closed and open-ended items, semi-structured and conversational interviews, and observation. We first tried the instruments with one school not included in the study and also sought second opinions from colleagues in the academy with known research tracks in their career for purposes of validity and reliability. Observations and comments resulted in panel-beating of the key instruments. Analysis of quantitative data employed descriptive statistics (numbers [N] and corresponding percentages [%], while qualitative data were analysed using a thematic approach and identification of patterns that emerged from the data.

3. Results and Discussion

3.1. Fire Risk

Evidence revealed that only 29 % of the schools had working fire extinguishers, and only 14 % conducted fire drills. Another 15 % had fire extinguishers but stakeholders in the school did not know how to operate or use them. Notably, only 43 % of the schools had fireguards. In terms of transferring the fire risk through purchase of insurance, only 14 % schools had their buildings and equipment insured against fire. Generally, most schools did not have fire extinguishers. Where these were installed, interviews revealed that most were not in working order. Observedly, fire safety was neglected in the majority of the schools, and there seemed to be an absence of mechanisms and rules to check on compliance. Fire safety is important in a school because children are gathered in large numbers, furniture and other equipment are wooden and these can easily catch fire. A fire in a school can easily become uncontrollable, leading to property damage and even huge loss in life (Ramdev, 2011). At high risk were science laboratories with inflammable substances. School heads indicated the cost of extinguishers as prohibitively high, and not surprising therefore, school heads did not prioritise fire safety. Evidence from an interview with one ministry official indicated that ministry did not provide fire extinguishers to schools, but rather sought to see if schools complied with policy.

Evidence from the majority of schools revealed that they did not conduct fire drill, with fire assembly points only visible in two schools (one boarding and one day) that were high fee paying. Generally, school heads and SDC chairpersons blamed students for vandalizing fire equipment in the schools, some of which was observed to be in a state of disrepair. Failure to take fire safety seriously in schools could be an issue of ignorance or neglect of risk involved, or an attitude that contributes to vulnerability to fire incidents such as reported in The Chronicle of 17 October, 2012. Conducting fire drills is also important so personnel and students learn the escape routes out of the buildings (National Fire Protection Association, 2012). A cursory examination of the visitors log in the schools did not show any visits by the local city fire department for inspection, training, or to conduct mock fire disaster management drills with school staff and learners.

3.2. Insurance

Evidence from school heads, bursars and SDC/SDA chairpersons showed that all schools studied had bought insurance cover for school vehicles and buses. Vehicles are prone to fire, theft and accident risks. Evidence showed that 14 % of the schools studied, and located in the high density areas had purchased third party insurance cover for school vehicles, just enough to be allowed on the roads with no likelihood of vehicle replacement in the event of 'a right off' accident. Interview evidence indicated that these schools could not afford full comprehensive cover insurance. Compliance regarding vehicle insurance could be attributable to risk awareness, legal traffic operation requirements, or the presence of law enforcement agents on the roads who issue tickets against uninsured cars, or impound such vehicles.

Church and trust schools studied had their movable and immovable assets covered by insurance. In government schools studied, buildings and equipment were not insured. Government school buildings belong to, and are maintained by government through the ministry of public construction, which was struggling just to maintain the infrastructure. Fire guards are the least expensive but government schools lacked this basic and cheapest way of curtailing fire risk, implying lack of prioritization of risk management in such government schools.

3.3. Theft Risk

Data from questionnaires, in line with observations made, showed that only 14 % of schools had adequate external lighting and alarm systems in place. Admittedly, 86 % of the schools had poor lighting at night, and had no alarm systems installed; a situation that creates an environment conducive to criminal activities as perpetrators take advantage of the cover of darkness. Adequate lighting at night assists in monitoring movements and scaring away potential intruders such as thieves. If schools lack adequate lighting, they become easy targets for thieves and burglars. Where installations of security lighting were evident, security guards and caretakers indicated that these took very long to be replaced, which placed this aspect outside the list of priorities of management. Similarly, schools did not have burglar bars installed on windows and doors, including dormitories where students slept, which could be a contributory factor to the break in at a Gweru school by two burglars who sneaked into a girls' dormitory and sexually abused students (The Chronicle, 26 March 2012). Arguably, burglar bars assist in protecting school assets, students and their belongings, as well as giving one as sense of safety or security while inside the buildings. Of all the schools studied, none had alarms linked to the police, and none had CCTV on their premises. These are features that assist in forensic investigations in the event of situations of intrusion.

All schools studied had assets such as computers, furniture, radios, printers, and in some cases heaters. Best practice in risk management indicates that such gadgets, if security marked, can be identified with ease when stolen. 71 % of the schools had not put any security markings or coding on their movable assets. Failure to have equipment security marked evidences poor risk management on the part of school managers. Observation revealed that motorists, both internal and external entered and exited school gates without being searched. Similarly, cars coming in through the gates were not logged. This evidenced a lax attitude and absence of risk management practices and procedures.

In relation to records of assets, all schools had assets registers but only 29 % of the schools had updated registers. Without updated registers school can lose assets slowly and invisibly. Only two of the schools had clearly defined procedures for class requisitions and issuance of stationery and equipment. These two were the only ones that strictly conducted inventory checks at the end of every school term to account for school assets including books. Considering security of assets in risk management, it is important to appreciate that theft of assets can be committed by teachers, employees and students, just as it can be committed by outsiders. As such it is important to have systems, mechanisms and procedures that monitor or track internal movement of assets in a school, including regulatory procedures for interdepartmental transfer of assets. Lack of internal controls is one leading cause of theft by employees in most organisations (Association of Certified Fraud Examiners, 2010).

3.4. Risk of Robbery

Evidence showed that all schools studied had security guards in place, with 29 % who had hired the services of professionally trained guards from reputable security firms, armed with dogs, button sticks and radio communication devices. Interviews revealed that another 14 % had hired mere *"night watchmen" [sic]* who had neither the requisite training nor were armed, *"just to be present within the premises overnight,"* as one chairperson stated. The other 57 % had employed former security firm employees to man school premises. However, these looked quite old. The few who appeared to be young may have lost their jobs at security firms due to malpractice of one form or the other, or outright failure to dispense their duties truthfully. Further probes in 14 % of the schools that had had challenges of theft and robbery indicated that the guards they employed were formerly employed by security companies or were mere watchmen picked from the schools' immediate or local communities. Questionnaire data showed that 14 % of schools had one security guard for the day shift, and three or four for the night shift. The rest (86 %) employed one guard per shift. Notably, the number of guards employed per shift was inadequate given the acreage area of the schools studied. Interview data from School heads, SDC/SDA chairpersons and bursars indicated corroboratively that unavailability of funds prevented the schools from hiring enough, qualified or more security guards. Interviews revealed also that security guards were hired and paid by the SDC/SDA, and as such were paid low salaries, which raises possibilities of malpractice.

Evidence from interviews and questionnaires also showed that all schools studied did not employ services of cash transit security firms to transport cash between the school and the bank. Schools used either personal or school vehicles to transport cash to and from the bank, thus posing a high risk of robbery or attack in the process. Given that schools handle lots of cash at the start of school terms and at month end when parents make payments or salaries have to be paid out, use of armed cash transit vehicles as well as presence of trained guards is an indispensable risk mitigatory mechanism. While the situation noted poses risk of financial loss, there is also risk to life. Understandably, robbers who pounced on one school and got away with cash and personal items of parents never faced any resistance from the guards on duty (The Chronicle, 7 May 2012). However, of late experience shows some schools requiring parents to deposit students' fees at banks, and using electronic bank transfers to settle bills and pay for supplies.

3.5. Risk of Abuse and Theft of Funds

One major area of focus in risk management relates to cash. Evidence from questionnaires, confirmed by observation, showed that all schools had each a strong room and a safe. As it emerged from interviews, provision of these was also a key criterion that Zimbabwe School Examinations Council inspections used to grant schools center registration and status as examinations centers. Schools used strong rooms to store such valuables as examinations question papers and scripts. In terms of risk provisions, all (100 %) schools were in compliance. Interview data showed that 71 % of the schools banked their cash daily in compliance with Ministry of Education guidelines, although none of the school engaged cash transit services. A few (29 %) of the schools still kept cash over night. On one of the research visits to one school, the researcher found the bursar and accounts clerk counting cash well after 1500 hours (when all banks close), implying all such monies were going to be kept in the school overnight in violation of Ministry of Education financial management regulations.

In government schools studied (43% of the schools) the bursars handled cash in terms of receipting, banking and withdrawals supervised by the school head and deputy head who verified vouchers and other entries such as deposits and withdrawals. Observations indicated that cash could only be accessed with three signatories signing the payment voucher. Understandably, government school evidenced tight internal controls regarding cash management. On the contrary, evidence from non-government schools showed that cash handling was largely done by the school head in terms of making deposits and withdrawals and/or making purchases. However, data that emerged from conversations indicated that SDC/SDA funds were not competently handled, with interview data showing that 71 % of he SDC/SDA treasurers had no accounting background, and were not conversant with policy framework relating to financial procedures. Notably, evidence showed that all schools had finance committees that met once a month as stipulated in the legal framework defining their functions. These approved expenditures. In 43 % of the schools, the requirement of three quotations obtained while in 57 % of the schools officers knew the rule but application was lax as evidence revealed that purchases could be done without first obtaining the three quotations required by prescribed regulations and procedures.

Evidence from interviews indicated that all government schools studied were audited once a year by Ministry of Education internal auditors, while auditing was irregular in non-government (council and church owned) schools and these were audited by private auditing companies or individuals upon invitation by respective SDC/SDAs. Interviews with the ministry of education official revealed that SDC/SDAs had legal power to manage risks in their schools. Ministry only monitored implementation of ministry policies in schools. Ministry sent audit teams to schools, though not on a regular basis to look into issues of finance, asset management and projects in schools. The officer acknowledged that ministry occasionally received quite a number of cases of misuse of monies and embezzlement mainly of SDC/SDA funds in schools, and teams were always dispatched to these stations to investigate. However, the officer indicated that ministry did not offer training on risk management to school heads and SDC/SDAs. On the part of School heads as accounting officers of their stations, failure to take good care of, or account for public funds was an offence and breach of legal statutory prescriptions (Dzimiri, 2014).

3.6. Conceptualisation of Risk Management

Evidence revealed that schools approached risk management from a 'business as usual' manner. It is those areas considered common knowledge that they attended to. On further probing, only one out of the school heads in the study showed an idea of what risk management was, and exhibited evidence of serious risk planning. The rest had no idea apart from a layperson's view. Concepts such as risk assessment, on further probing, one school head retorted, *"You see, these issues are not part of our training curriculum. I have a master's degree in educational administration and this was not covered. Even Ministry workshops I have attended have not covered risk management."* This corroborates evidence in the findings presented above. Similarly, parent members of the SDC/SDA had no clue except one member who held an accounting qualification. This scenario defeats Frigo and Anderson's (2011) emphasis of the critical oversight role played by a board of directors in ensuring proper objective-driven risk management planning and activities as key to success.

4. Conclusion and Recommendations

Based on findings, school efforts in management of risk were confined to adherence to prescribed regulations and procedures. Even where relevant activities were evident, policies and mechanisms were in place in terms of compliance with the law or ministry policies with no deliberate risk management planning. Such evidence suggests that school authorities lacked the knowledge capacity or requisite conceptualisation to confidently plan mechanisms and activities that incorporate risk management as a key component of overall school management. While the ecological generalisability of this study is limited, evidence available points to the need to rebrand preparation programmes for educational managers, especially inservice degree and diploma study pragrammes, to incorporate basic appreciation of risk management in terms of planning, assessment and mitigatory activities in the framework of results based management. Capacity building programmes should include also short courses by education departments in institutions of higher learning in collaboration with Ministry of Primary and Secondary Education.

5. Acknowledgements

This article is an off-shoot from dissertation work and co-authorship emanates from a supervisor-supervisee relationship. The two authors contributed equally to the outcome of this article.

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