



Assessing the Impact of Language Use on Financial Management Practices in Zimbabwean Schools: A Study of Kwekwe District

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Abstract: *The purpose of this study was to investigate the linguistic accessibility of financial management policies and practices in documents in Zimbabwe's education system. The study was guided by two research questions: how does English become a barrier to financial management policies in Zimbabwe? What strategies can Zimbabwe use to solve language related barriers to financial management policy implementation in the Zimbabwe education system? The study adopted a qualitative research approach. The research population was school heads, teachers, school inspectors, accountants, auditors and treasurers of development committees. The sampling technique was purposive sampling. The sample size was 19. The data was analysed using thematic approach. The study illustrated that finances are mostly mismanaged and language barrier is one of the reasons as interpretation of some English concepts become a barrier leading to financial malpractices. Additionally, the study found out that the use of the colonial language English as the legal and official language for government financial management documents in schools was one of the barriers to effective use of documents to guide financial management and practices in schools. The documents should be written in local languages for better understanding of the financial documents so as to put up to ideal financial practices. The study recommends linguistic accessibility of language used to write policy documents through training, simplification of the documents and use of local vernacular language when writing the documents as a strategy to promote effective use of policy documents in schools.*

Keywords: Language, Policies, Financial management, Education system, Financial practices

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1. Introduction

Finance is expressed using language. Proper or common language between two parties, that is, the communicator and the receiver of the communication, has to be used for proper interpretation of the finances. Yeung and Lu (2018) noted that message is only consumed when proper communication has taken place and there is no barrier between the communicator and the receiver of the message. Usually, proper communication or consumption of the message takes place when a common

language to both parties, that is, the communicator the consumer to, interpret of the messages is used. When the language used is not properly understood, the consumption or interpretation of the message is obscure, vague and impeded. Thus, communication has not taken place. In the case of finances, the one sending the finance messages and the one to receive the finance messages have to share the same language knowledge. Yeung and Lu (2018) also observed that, in Hong Kong, the policy of using three languages namely Cantonese, English and Putonghua became a problem. This was noted even from classes when lecturers teach finance courses in

universities. Students under-performed in the English language subject and that affected the finance course too. These authors found out that using mother tongue in teaching whether finances or other subjects in Hong Kong is more effective than using English (Yeung & Lu 2018; Lo & Lo, 2014). Therefore, Yeung and Lu (2018) recommended that the policy makers should revisit the policy of which language should be used as a medium of instruction. using the languages. Management of finances in schools by financial officers in Zimbabwe has been facing with a lot of problems such as mismanagement of finances and many more. One of the factors leading to mismanagement of finances is language used in finance documents and reports, hence this study.

This study investigated the accessibility and use of the language for financial management policies and practices in documents in Zimbabwe's education system. The system, just like all other government departments, recognises sixteen languages.

The United Nations Universal Declaration on Indigenous Rights (2007) declares that indigenous people have the right to establish and control their educational systems and institutions providing education in their own languages in a manner appropriate to their cultural methods of teaching and learning (Tollefson & Tsui, 2014; United Nations Declaration on the Rights of Indigenous Peoples, 2007). However, countries across the globe are dominated by the use of colonial languages as the official languages in education, business and governance. Zimbabwe's colonial heritage is British with English as the official colonial language of education, business and governance (Hungwe, 2007). The case is the same with all British colonized nations (Adejimola, 2010; Ibrahim & Gwandu, 2016; Imam, 2012). This has led to misunderstandings, misinterpretations and misconstrues of some concepts leading to malpractices in most fields, financial management and practices in schools inclusive. The gap between educational policies and goal attainment due to inadequate implementation of these policies has become of great concern to many observers because of linguistic barriers of implementers (Maseko, 2021; Nettle & Romaine, 2000; Ozay, 2012; Romaine, 2002).

Advocates for restoring native languages have repeatedly stressed that demographically weak languages need firm pro-active policies in order to survive and thrive (Ozay, 2012; Romaine, 2002). Nettle and Romaine (2000) further argue that half of the world's languages may die out in the next century because of lack of strong policy support. An example of lack of strong policy support is the enactment and implementation of the Native American Languages Act (NALA) of 1990 in United State of America. This Act sought to stabilise Indigenous Languages in education by recognising the right of Native American governing bodies to use the Native American languages as a medium of instruction in all schools funded by the

Secretary (Native American Languages Act, 1990). It also sought to preserve, protect, and promote the rights and freedom of Native Americans to use, practice, and develop Native American languages (Native American Languages Act, 1990; Warhol, 2012). It is, however, noticed that English and not Native American languages has remained the official language in judicial proceedings in federal courts in United States of America (Romaine, 2002). Native American Languages were not universally applied because there was lack of strong policy support on the implementation of the language policies (Romaine, 2002).

In Nigeria, also a former British colony, English enjoys dominance because of its elite status, political influence, higher socioeconomic opportunities and its neutrality, though the colonial impostors were in the minority when it was introduced. This has resulted in most schools failing to implement the National Policy on Education (1981) and the Constitution of the Federal Republic of Nigeria (1979) which stipulates that pupils' mother tongues be used in the lower levels of public education (Adejimola, 2010; Ibrahim & Gwandu, 2016; Imam, 2012). The prominence of English and its recognition as language of unity in Nigeria is endangering the Nigerian indigenous languages (Okoroma, 2006). More importantly, no government sanctions are applied to schools that do not follow the policy (Ibrahim & Gwandu, 2016). Whilst numerous studies have been carried out on implementation of language policies as a medium of instruction in schools and tertiary institutions in Nigeria (Adejimola, 2010; Ibrahim & Gwandu, 2016; Imam, 2012), no research has been carried out on linguistic accessibility of financial management policies in schools and tertiary institutions in Nigeria. This gap was noticed in Zimbabwe education system hence this study of linguistic accessibility of financial management policies.

In South Africa, prior to 1994, English and Afrikaans were used as official languages throughout South Africa (Nugraha, 2019). The Constitution of the Republic of South Africa (1996) declared that the official languages of the Republic are Sepedi, Sesotho, Setswana, siSwati, Tshivenda, Xitsonga, Afrikaans, English, isiNdebele, isiXhosa and isiZulu. The South African government has not yet provided the human resources and physical resources needed to promote multilingualism. Practically speaking, English and Afrikaans still have a higher status than the other languages (Nugraha, 2019; Tshotsho, 2013).

In the analysis of language policy in Zimbabwean education, historical antecedents and contemporary issues reveal that the first recommendation on language policy on the current Zimbabwe's education system was made by a committee on education chaired by Hole in 1908 (Hungwe, 2007). The committee recommended that the educational system for Europeans, which was mostly voluntary, should have English language as the sole

medium of instruction in all schools serving the settlers. Hungwe (2007) further reveals that in 1962, the Judges Commission proposed that English should be the sole medium of instruction from the first grade in all schools in the then Southern Rhodesia, now Zimbabwe. Shona and Ndebele were available only as optional subjects in African schools, but English language was a compulsory subject. The government of Rhodesia established the Rhodesia Literature Bureau in 1954 whose responsibility was to publish literature in African languages. The Rhodesia Literature Bureau published the first novels in Shona and Ndebele in 1957. The Bureau was abolished after independence on the grounds that the literature published by the Bureau helped prepare readers for their functions within the capitalist society by making them spectators rather than creators of history. In the post-colonial period, some have criticised it for its ideological orientation. Hungwe (2007) further reveals that in 1981 after Zimbabwe independence in 1980, the Ministry of Education issued a directive that made English an optional subject for the school-leaving certificate. Under the new regulations, the language requirement for the school-leaving certificate could be met by obtaining a pass in any one of these languages: English, Ndebele or Shona. The Zimbabwe Education Act of 1987 gave a framework for language use in Zimbabwe institutions. The framework required three main languages of Zimbabwe, Shona, Ndebele and English to be taught in all primary schools from the first grade (Education Act 25.04, 1987).

The linguistic policy of recognizing only three languages as official languages is the one used in finance documents. However, the language used is only English despite having Ndebele, Shona as also official languages. The gap between policies and goal attainment due to inadequate implementation of these policies has become of great concern to many observers (Maseko, 2021; Romaine, 2002). The gap is created because English is commonly used sidelining Ndebele and Shona. Section 6 of the Constitution of Zimbabwe amendment (No.20) Act 2013 states that Zimbabwe has Chewa, Chibarwe, English, Kalanga, Koisan, Nambya, Ndau, Ndebele, Shangani, Shona, Sign language, Sotho, Tonga, Tswana, Venda and Xhosa as the sixteen officially recognised languages. All the sixteen officially recognised languages should, according to the Constitution, be treated equally, which is not the case on the ground. Use of each of the sixteen recognised languages in Zimbabwe should take into account the language preferences of people affected by measures and communications made by the government. Furthermore, the other gap is that Constitution of Zimbabwe amendment (No.20) Act 2013 does not provide for education in one's own language as the basic human right. This is unlike the Native American Languages Act 1990 which recognises the right of Native American governing bodies to use the Native American languages as a medium of instruction in all schools funded by the Secretary (Native American Languages Act, 1990). Hult and Hornberger (2016, p.33)

and Mkandawire (2022) observed that language planning orientation is threefold language as a problem, language as a right and language as resource. When it comes to writing financial reports or documents, language becomes a resource but when that resource hinders the consumption of the finance message being passed on, then it, language in this case, violates the right of the consumers of the messages leading to mismanagement through misinterpretations of the messages in financial documents or reports. Therefore, this study aimed to bare out reasons why many schools in Zimbabwe face financial problems through financial mismanagement.

1.1 The problem

Finances are key to every institution and individual. However, some mismanagement of the same emanates from various factors such as failing to interpret financial documents. What leads to misinterpretation and/or mismanagement of finances could be linguistic. Zimbabwe linguistic policy recognizes 16 languages, but the Constitution of Zimbabwe amendment (No.20) Act 2013 acknowledges only three languages: Shona, Ndebele and English as official languages. This has created a barrier to the understanding, interpretation and implementation of finances in government schools (Maseko, 2021; Ozay, 2012) especially for those who do not understand these three languages. Furthermore, most financial documents and reports are written in English language, which becomes a barrier to the understanding of finances as some financial managers hardly understand the language. Therefore, this study investigated how finance managers and officials mismanage finances due to not understanding the three official languages used in financial documents for schools, English in particular.

1.2 Guiding Questions

1. How does English become a barrier to financial management policies in Zimbabwe?
2. What strategies can Zimbabwe use to solve language related barriers to financial management policy implementation in the Zimbabwe education system?

2. Literature Review

In China, Yeung and Lu (2018) observed that finance is expressed using language and language has to be common language, that is, proper and common is the language that is understood by all levels. Thus, if language is misunderstood, finances can be affected, the case of Zimbabwe.

Additionally, being illiterate or partially literate in the official language/s can affect the interpretations and implementation of finances (Karakurum-Ozdemie, Korkkizil & Uyusal, 2019). If the misinterpretation of the

finances has taken place in schools, that would be even worse as the quality of education is compromised. The study done in middle income countries of Mexico, Lebanon, Uruguay, Colombia and Turkey revealed that coefficient on being illiterate in the official language were statistically different from being literate (Karakurum-Ozdemie, Kokkizil & Uyusal, 2019:345).

Quality of education is very paramount, but this cannot be achieved if understanding of financial documents is impeded by not understanding the language used. Their results illustrated that literate in the language used in official documents such as the financial documents increases income as no financial mismanagement is evident. Thus, Karakurum-Ozdemie, Kokkizil & Uyusal (2019) recommended the use of mother tongue for financial documents.

Further, Katterbauer and Moschetta (2021) observed that challenges in analysing financial reports or documents derive from the use of specialised, technical linguistic terms, and complex sentences or clauses, (p. 186). Katterbauer and Moschetta (2021) concurred with Lewis and Young (2019) that financial reports demand linguistic understanding to the core. They also noted that a score or numerical representation is expressed verbally or textually. Thus, if the verbal or textual representation is not understood, the misinterpretation is eminent (Karakurum-Ozdemie, Kokkizil & Uyusal, 2019:196).

According to Pan and Patel (2018), financial ethical judgement about 'right' or 'wrong' emerge from thoughtful principals which should not be influenced by factors such as language. Pan and Patel (2018) recommended the use of different judgement in native and foreign languages to be recognized. However, if both native and foreign language are not understood, not familiar to financial managers, then the judgement of what is 'right' or not cannot add up at all. That is, if that language used is not understood, it can lead to misjudgement ethically (Costa, *et al.*, 2014b).

There are many factors on financial ethical judgement that have attracted a lot of attention in research in the recent past and these include gender (Bampton & Maclagan, 2009; Eweje & Brunton, 2012); religion (Fernando & Chowdhury, 2010); cultural values and nationality (Ho, 2010). but little attention is given to the factor of using two or more languages (Pan & Patel, 2018), hence currently researchers have shown interest in the study of finance in connection to language. Both Costa, *et al.* (2014a) and Pan, *et al.* (2015) noted that research on language in the field of business and account has not been extensively done, hence literature being scanty. Also, the translation of financial documents from foreign language to local, vernacular or mother tongue has hardly been addressed in business ethics and accounting. Hence, the thought of doing this study in Zimbabwe.

However, Pan and Patel (2018:873) observed that English has become a lingua franca in the field of business and accounting in most countries. That has affected financial documents consumption. It has led to misinterpretation of financial documents by financial managers and implementers in institutions, Zimbabwe situation inclusive.

In addition, Bay, Catusú and Johed (2012) found out that financial information is difficult to understand as it uses financial jargons which can hardly be understood. Financial documents or reports use technical jargons and when they are written in English language, a second language, financial consumers, interpreters and implementers makes things worse as the documents/reports become harder to be understood (p. 43). This illustrate that financial information is difficult to interpret, devoid which can lead to misinterpretation and consequently, financial mismanagement. Now, financial language, difficult as it is, to add a foreign language like English to it, make things worse to the implementers to understand and interpret it. Financial literacy or financialization discourse interplays with the consumption of accounting information (Kurunmäki, 2004; Davis & Jeremy, 2006; Sanjur & Chen, 2006).

On the other hand, Tetlock, Saar-Tsechansky and Macskassy (2008) observed that language in finance, business field and accounting have to be quantified because quantified language has descriptive control power above and beyond market (p.1449). They looked at how linguistic terms or words such as 'negative' and/or 'positive' are usually used to quantify their income and how people use their finances. They noted that 'negative' in the business or finance field leads to low firm earnings which means language plays a bigger role in the interpretation of finances (p. 1464). Further, Loughran & McDonald (2016) demonstrated how language and textual artefacts predict bankruptcies. Textual analysis or words chosen by financial managers or used in financial reports correlate with future stock returns, income or earnings as well as future fraudulent activities (Li, 2008). Words such as 'best', 'best buy', 'may', 'mine', 'death', 'tax', 'cost', 'capital', 'board', 'liability', 'depreciation' and many more if not properly interpreted can result into misunderstanding of financial issues and in turn, financial mismanagement. This is because they (financial officers) cannot demarcate 'negative' and 'positive' categories (Loughran & McDonald, 2011). However, this can only be avoided if the financial managers are abreast with the language or linguistic technical terms or words. If the financial managers do not understand the language and technical terms, institutions or schools would face financial problems and that is the case in Zimbabwe. If financial officials cannot interpret linguistic finance technical terms, then they would not even do the categorization of 'negative' and 'positive' as proposed by Tetlock, Saar-Tsechansky & Macskassy (2008). Furthermore, Hanley and Hoberg (2010:16) found out that linguistic tone in

finance has an impact on pricing and first-day returns in schools. Thus, if a language is not understood, then the implementers cannot decipher a linguistic tone in the financial document and this is a threat to financial management (Kothari, Li & Short, 2009).

Looking at all these studies reviewed and many more, most researchers have looked at how language plays an essential role in finance and financial management. Their studies are mainly on how not understanding language can impede the interpretation of finance documents, reports and analyses. Some studies indicated that foreign language also creates problems for the finance implementers and thus, some studies recommended the use of local, vernacular or mother tongue to smooth out the challenges. However, a study on assessing the impact of language or linguistic technical English terms on finance has not been done in Zimbabwe, hence this study.

3. Methodology

The study used a qualitative approach where content analysis data were complemented by in-depth face-to-face interviews. Further, researchers collected data from related studies carried out in Zimbabwe for the period 2020 to 2023 found in Google search engine. The face-to-face in-depth interviews were conducted on secondary school officials in Kwekwe district in Zimbabwe. Secondary school officials were drawn from four school clusters purposively selected leading to inclusion in the sample of one rural day secondary school, one urban day secondary school, one urban boarding secondary school and one rural boarding secondary school to represent categories in Zimbabwe secondary school landscape. The sample size was 19 participants purposively selected based on their role in school financial management. The in-depth nature of the interviews allowed for a deeper interrogation on decolonisation of language used in financial management policy documents in the Zimbabwean education system. The participants were assigned codes of P1, P2 up to P19 to protect their real identities. The participants included: 1 District Schools Inspector, 1 District Accountant, 1 Internal Auditor, 4 school Heads/Deputy Heads, 4 SDC Chairpersons/Vice Chairpersons, 4 SDC Treasurers and 4 Heads of Department/Senior teachers.

The study employed a systematic thematic approach. Thematic analysis involved coding of qualitative data into clusters of similar entities or conceptual categories and the identification of consistent patterns and relationships between themes (Figgou & Pavlopoulos, 2015).

4. Results and Discussion

4.1 Measures taken by the Zimbabwean Government to decolonise language use in Zimbabwean educational institutions

Whilst the Education Amendment Act of 2006 provides for the management of financial affairs in all schools in Zimbabwe by a School Development Committee, there are no policy provisions for the translation of policies into languages that can be understood by members of the School Development Committee. The reasons being how the government of Zimbabwe has handled the languages used as a medium of instructions (MOI) in schools. For a start, at independence, in 1980, the government of Zimbabwe abolished the Literature Bureau, an agency through which the colonial government had promoted and subsidised the development of literature into African languages. The Curriculum Development Unit (CDU) was set up at independence to develop curriculum materials, including African languages. The Ministry of Education in Zimbabwe terminated the limited role of the Curriculum Development Unit (CDU) in the development of curriculum materials in 1999 and chose to rely on commercial publishers.

The Zimbabwe Education Act, 1987 section 62 provided for the language to be taught in schools and thus:

- a) *Subject to this section, the three main languages of Zimbabwe, namely, Shona, Ndebele and English, shall be taught in all primary schools from the first grade as follows—*
- b) *Shona and English in all areas where the mother tongue of the majority of the residents is Shona; or*
- c) *Ndebele and English in all areas where the mother tongue of the majority of the residents is Ndebele.*
- d) *Prior to the fourth grade, either of the languages referred to in paragraph (a) or (b) of subsection (1) may be used as the medium of instruction, depending upon which language is more commonly spoken and better understood by the pupils.*
- e) *From the fourth grade, English shall be the medium of instruction: Provided that Shona or Ndebele shall be taught as subjects on an equal-time-allocation basis as the English language.*
- f) *In areas where minority languages exist, the Minister may authorize the teaching of such languages in primary schools in addition to those specified in subsections (1), (2) and (3).*

The Constitution of Zimbabwe amendment (No 20) Act 2013 officially recognises 16 languages (Government of Zimbabwe, 2013; Maseko, 2021). The languages are Chewa, Chibarwe, English, Kalanga, Khoisan, Nambya, Ndau, Ndebele, Shangani, Shona, Sign language, Sotho, Tonga, Tswana, Venda and Xhosa. The amended

Education Act of 2006, in section 62, part (XII), headed Languages to be taught in schools makes the following proclamations:

1. Subject to this section, all three main languages of Zimbabwe namely Shona, Ndebele and English shall be taught on an equal time basis in all schools up to form two levels.
2. In areas where indigenous languages other than those mentioned in subsection (1) above are spoken, the minister may authorise the teaching of such languages in schools in addition to those specified in subsection (1).
3. The minister may authorise the teaching of foreign languages in schools.
4. Prior to form one, any one of the languages referred to in subsection (1) and (2) may be used as medium of instruction, depending upon which language is commonly spoken and better understood by the pupils.
5. Sign language shall be the priority medium of instruction for the deaf and the hard of hearing.

In Zimbabwean schools in general, the ideology of English as the primary language of instruction continues to flourish. Some scholars have argued that a lack of a strong implementation and monitoring mechanism is the main source of the mismatch between language policy and language practices in education (Maseko, 2021). This mismatch has even affected how finances are handled in schools. There is so much misinterpretations of finances leading to misuse of the same, hence this study. When financial officers cannot understand and interpret the language used for finances, problems arise (Karakurum, *et al.*, 2019).

4.2 Language related barriers faced by financial management policy implementers in the Zimbabwean education system

Findings indicated that use of English as a legal language to write documents on financial management in schools was a barrier to effective use of documents to guide policies and practices in the Zimbabwean education system. For example, Participant P4 confirmed that low level of education of SDC parent members made it difficult for some of them to comprehend the information contained in the documents. Participant P4 had this to say,

We do have books, but we need someone to help us understand their meanings... we still need someone to take us through...As a team we are not comfortable with the language that is used because some are not educated.

...all documents we need are available... the Statutory Instruments, Finance Management Act, the SDC documents... those are availed to each and every member whenever necessary...It goes back to what I said the caliber of our members right. We have had situations whereby a resident of this place.... has been elected and when she is elected, she cannot sign, you give her that document...you know legal language. So if I can't understand that legal language, what more the mother? So, I am saying is it should be simplified for them... They should try to produce books or documents that are user friendly... Why can't we simplify these? For instance, having those written in our vernacular rather than giving those written using legal language to Mrs. Natty who cannot write her name (P 2).

..... in our case we usually rely on circular minute number 6 of 1994as the school administration we go through that circular together, but you can tell that the language usually used is legal language. Some of them might be pretending to understand but the comprehension part of it may be a problem.... issues of finance are described using technical language. Even if it's not legal language, the language used in finance has got technical troubles which at times even poses challenges to the headmaybe if we could use local languages, it might turn out to be more meaningful (P 12).

There is a problem of language and interpretation. In our public service, the interpretations of these documents lie with the Commission.... So now as the headmaster when you try to interpret to them, they will say you are trying to justify certain behaviors that's why you are picking that paragraph....The language issue should be addressed. Maybe we say they be interpreted in the language that everyone can understand. But the question is, will they have the capacity to understand the technical meaning? For example, the procurement committee let's say they are talking of a tender involving 10000 USD dollars, will they really understand what they are dealing with? (P 18).

The data illustrate problems faced by finance implementers in schools. Documents to guide financial management policies and practices are available at their schools. The challenge was that some members voted into the committee

could not write and also failed to comprehend the legal language that was even difficult for teachers themselves to comprehend (Participants P2, P4, P18.) The data indicates interpretation of finances documents is a problem and the problem has emerged because of the language used for the documents. If documents cannot be interpreted, then there are great chances of mismanaging the finances not out of their own will but due to the misinterpretations of the technical terms used in the documents. Participant P12 even mentioned ‘pretending to understand’ the language used. This is very unprofessional and unfortunate. They pretend because they probably fear losing their jobs if they express themselves that they do not understand the technical terms in the finance documents. This should not be the case, hence proposing the use of vernacular language (Participants P2, P12). This concurs with Yeung and Lu (2018) who said that a message is only consumed when proper communication has taken place between the communicator and the consumer and there is no barrier between the two. In the case of Zimbabwe, the communication between the government or policy makers

and implementer, school management in this case, has been impeded using colonial language, English, which can hardly be interpreted at the lower levels. This situation has to be reversed for things to be fine and so as to make sure that quality education is placed. Quality education is always paramount in every organization, institution and country (Karakurum, *et al.*, 2019).

4.3 Strategies that Zimbabwe can use to solve language related barriers to financial management policy implementation in the Zimbabwe education system

Participants in the study narrated that challenges faced by secondary schools in the use of documents to guide their financial management could be solved through training, simplification of the documents and through use of local vernacular language when writing the documents. Figure 1 shows the suggested solutions on guiding documents.

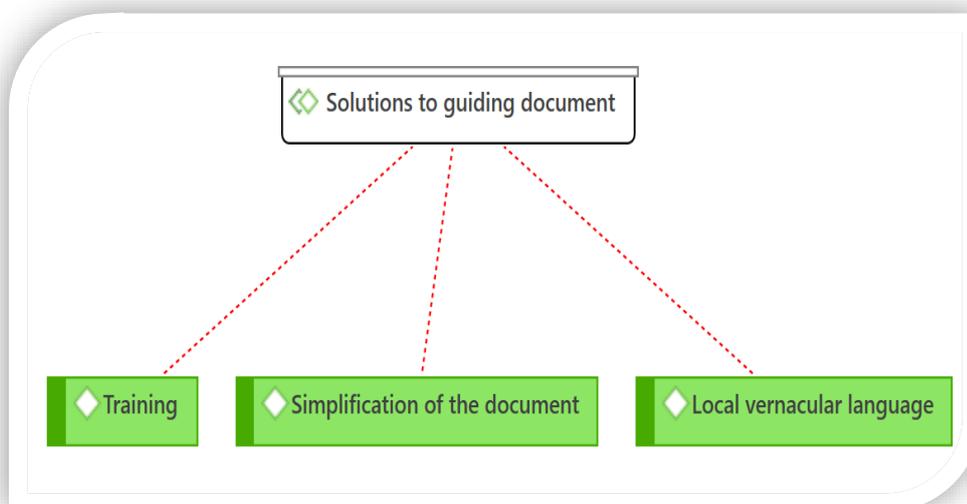


Figure 1: showing solutions on guiding documents

However, the study revealed that as managers of school finances in schools had planned to receive training on how to understand the documents on financial management in 2020, but Covid-19 pandemic disturbed the program. Sound financial management is a panacea to successful educational leadership for sustainable development, innovation and industrialisation in Zimbabwean schools, but it has to be understood very well. For example, Participant P5 said,

...Ministry has provided training here and there but it's a question of Covid we have got school leadership training manual whereby leadership here we are talking about school heads, and all School Development Committees but because of Covid we were supposed to launch training

for these people in schools on school leadership and financial management.

Then, other participants narrated saying,

...I never received a formal training in financial management. It was simply an appointment. I remember attending one or two workshops, but these were quick workshops. You would be stuffed with so many things in just one or two days which makes it very difficult to remember...I see some challenges in schools, because we don't have the necessary training, yet we need to run large sums of money... we certainly need training, in service training, regular in-service training, and regular workshops.... there are several instruments that we've been talking about...I think some of them

we may have them in schools, but may not fully understand them, you know, the technical jargon that is in those instruments. For a layman, it may be very difficult to understand so I think they need to be clarified, maybe being translated to vernacular... (Participant P14).

I think since it will also involve some members of the SDC they can use all languages, vernacular and English. Alright there should be interpretation. English and then interpreted again in vernacular (Participant P9).

it's not easy to understand the language that is not your mother tongue. For example, I'm Ndebele and it would be difficult for me to understand Shona when reading therefore I would suggest someone to be explaining the books so that everyone understands. The books should be written in English, Shona and Ndebele. If possible, someone can get all three and sign for them and after finishing then bring them back because they are school property (Participant P17).

The study showed despite Covid-19 being a hindrance to the planned training on interpretation of financial documents, there are others who received the required training. However, the training took place within a short period of two to three days covering everything is unrealistic. They needed to equip the heads of institutions with financial interpretation and understanding of financial documents. This trend of conducting trainings with a day or two is common with trainers of trainers (ToT). The unfortunate trend looks at one side only which is saving government money. That is, they do not want to spend more money explaining and elaborating things to the financial managers. They forget that most of heads of institutions have different academic specialties from finance. Some are education humanities specialists, others science specialists. Thus, these to understand everything about finances within two or three is unquestionably a challenge. Additionally, these are expected to pass on the message to accounts people such as bursars and accounts assistants in their schools. The question is how can one who did not understand anything transfer the knowledge to another when the person gained inadequate knowledge? Hence, the participants admitting that they lacked qualifications to effectively manage finances in their schools. Secondary school managers in the district needed adequate training in financial management for them to effectively manage the school finances.

Additionally, the data illustrate that some officers who handle financial document did not attain enough education to understand financial technical terms. For example, Participant P15 said,

We are saying it will accommodate everyone. We still have people who have

not yet gained literacy up to 'O' level people who got out of school from as early as form one. People who do not understand Basic English. So, we are saying at least if something is written in the native language someone can understand the document much easier. So, I think to bridge this gap of knowledge people should be equipped with know-how of doing things. Look at people when they are at church. We have some churches, with pastors who did not go up to 'O' who did not go to any theological college but when it comes to doing their work, they know what to do because the bible is written in Shona, they can read it, they can interpret it Likewise I think it will bridge this gap when someone understands what they're supposed to do. In terms of the documents, I would recommend translation of the documents into local languages so that they can also maybe read without hindrances... Knowing from their background I know there are some who have not attained the 'O' level certificate and as a result getting deeper into some of the content in those documents to them, I don't think it would make sense (Participant P8).

Looking at what the participants have said that it is a mistake by the government to allow people with no required qualification to handle financial books. The higher the education, the better the understanding of English language (Elyas & Pichard, 2010; Simamora & Oktaviani, 2020) and acceptance of the existing of other languages. Problems in misinterpretation and misunderstanding the technical terms would have been avoided if such category of financial officers were immediately trained soon after being employed, trained in the interpretation of the technical terms as their daily office work involves financial issues as another Participant aired out like,

The language issue should be addressed. Maybe we say they be interpreted in the language that everyone can understand. But the question is will they have the capacity to understand the technical meaning? For example, the procurement committee let's say they are talking of a tender involving 10000 USD dollars, will they really understand what they are dealing with? (Participant P19).

As seen in this extract, aside the Covid-19 and few number of days of training, the heads for institutions complained of the languages used, English and Shona. These languages could hardly be understood by the trainees of financial management documents, in this case, the heads of institutions. Even if the training is done with

no Covid-19 affecting the training activity and a greater number of days is used or done in months, a language that is not understood can be a barrier too and this was the case with some heads of institutions. Linguistic friendliness to all, that is, a language that is understood by all produce positive results, all attributes and environment being equal. English is a second language (ESL) to most African people and adding the difficulty of financial technical jargons to it, can make the understanding and interpretation of financial documents more agonizing leading to financial management, hence proposing the use of different vernacular languages for financial documents (Participant P17).

5. Conclusion and Recommendations

5.1 Conclusion

Findings of this study revealed that post-colonial Zimbabwe Constitution recognised Chewa, Chibarwe, English, Kalanga, Koisan, Nambya, Ndau, Ndebele, Shangani, Shona, Sign language, Sotho, Tonga, Tswana, Venda and Xhosa as the sixteen officially recognised languages. However, despite recognizing all the sixteen languages, because of the Education Amendment Act 2006 of providing for the teaching of Shona, Ndebele and English on an equal time basis in all schools up to form two levels, the government has side-lined other minority languages which are equally importance in the field of finance. Further, as seen in the findings and discussions above, some do not even well-understand the languages in the act. Thus, the Ministry of Education should reconsider revising the act to suite all languages so that school finances are well-understood and in turn, mismanagement and misinterpretation of financial technical terms is minimized. Also, the government should consider and authorise the use of a local vernacular language common and spoken in a community as MOIs in schools where languages other than Shona, Ndebele and English are spoken.

Finally, the findings of this study revealed that English language being the dominant language used in documents guiding financial management in Zimbabwe education system, its use has created a barrier to financial management policy implementation in the Zimbabwean education system.

5.2 Recommendations

The study recommends translating financial documents into mother tongues, not just in Shona and Ndebele but into all the other 14 ‘minorized’ local languages. Then, the research recommends that the trainings done on heads of schools should be done within a minimum of 6 months for them to understand the financial jargons very well. Also, if need arise, the trainings should be done in local languages. Doing it in two to three days is just a waste of resources as the managers hardly grasp all the information given to them in that short period of time.

Lastly, the study recommends simplifying the financial documents as the field of finance, business and accounting naturally has challenging technical linguistic terms to be absorbed.

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