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Assessing the Impact of Financial Resource Management Challenges on Competency Based Education Implementation in Public Junior Schools in Baringo County

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Abstract: *The study assessed the impact of financial resource management constraints on the implementation of Competency-Based Education (CBE) in public junior schools in Baringo County, Kenya. The shift to CBE in Kenya demanded effective financial planning, budgeting, and resource allocation to sustain learner-centered approaches. However, schools in rural and resource-limited contexts such as Baringo County experienced challenges that hindered smooth implementation. The study adopted a descriptive research design guided by positivist philosophy, targeting 1,739 respondents, including head teachers, junior school teachers, and sub-county directors. A sample of 317 respondents was selected using stratified random sampling. Data were collected through structured questionnaires and semi-structured interviews, and analyzed using both descriptive and inferential statistics, complemented by thematic analysis for qualitative data. The findings revealed that inadequate financial planning, delayed fund disbursement, weak accountability systems, and poor budget prioritization significantly affected the provision of instructional materials, teacher training, and infrastructural development required for CBE. Regression analysis indicated a strong relationship between financial resource management practices and effective curriculum implementation. The study concluded that strengthening financial management capacity and timely funding are essential for successful CBE implementation. It recommended enhanced budgetary oversight, capacity building for school managers, and strategic government support to ensure sustainable financing of CBE reforms.*

Keywords: *Financial resource management, Competency-based education, Implementation challenges, Baringo County, educational financing.*

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1. Introduction

Competency-Based Education (CBE) has emerged as a transformative approach to learning, emphasizing the acquisition of practical skills, knowledge, and attitudes necessary for learners to thrive in the 21st-century world. Unlike the traditional content-based system, CBE focuses on measurable learning outcomes where learners progress upon demonstrating mastery of specific competencies. Many countries, including Kenya, have adopted CBE reforms in response to the global demand for education systems that produce creative, critical, and problem-solving individuals. However, successful implementation of CBE relies heavily on adequate financial resources to support teacher training, instructional materials, infrastructure, and assessment reforms. Financial resource management is therefore a critical component in the realization of education reforms such as CBE. Effective financial management ensures that available funds are efficiently planned, allocated, and utilized to meet instructional and administrative needs. In public junior schools, this includes budgeting for teaching and learning materials, improving learning environments, training teachers on new pedagogical approaches, and supporting continuous assessment practices. When resources are managed prudently, schools can provide quality learning experience aligned with CBE principles. Conversely, poor financial planning and control can hinder the provision of essential facilities, limit curriculum implementation, and demotivate teachers, ultimately compromising the attainment of desired learning outcomes. Despite the government's commitment to providing capitation grants and infrastructural support for CBE, many public schools continue to face persistent financial challenges. Reports from the Ministry of Education and related studies have highlighted issues such as delayed disbursement of funds, inadequate budget allocations, misappropriation, and lack of financial management skills among school administrators. These constraints often result in shortages of instructional materials, overcrowded classrooms, and insufficient training opportunities for teachers. As a result, the transition from knowledge-based to competency-based teaching and assessment remains uneven across schools, especially in rural and resource-constrained areas. Furthermore, the implementation of CBE demands continuous investment in modern teaching aids, digital technologies, and curriculum support systems. The lack of proper financial management mechanisms has made it difficult for schools to acquire and sustain these resources. Many school heads and Boards of Management struggle with prioritizing expenditures that directly contribute to competency-based learning, leading to inefficiencies that affect curriculum delivery. The sustainability of CBE reforms thus depends not only on government funding but also on how well schools manage and account for the financial resources at their disposal.

1.1Research Question

To investigate the impact of selected financial resource management challenges on the implementation of CBE in public junior schools in Baringo County, Kenya.

1.2 Statement of Problem

The implementation of Competency-Based Education (CBE) in Kenya was envisioned to equip learners with essential skills, values, and competencies needed for lifelong learning and national development. However, the realization of this vision in public junior schools was constrained by inadequate and poorly managed financial resources. Effective implementation of CBE required substantial investment in teacher training, provision of instructional materials, curriculum support resources, and the establishment of appropriate infrastructure to facilitate learner-centered teaching approaches. Despite the government's efforts through capitation grants and other financial interventions, many public junior schools in Baringo County continued to experience challenges related to financial resource management, which hindered the successful implementation of CBE.

Empirical reports from educational stakeholders and audit reviews pointed to cases of delayed disbursement of funds, insufficient budget allocations, lack of transparency, and limited financial management capacity among school administrators. These constraints led to inadequate teaching and learning resources, poorly equipped classrooms, and minimal teacher professional development opportunities that were crucial for effective CBE implementation. Consequently, teachers were unable to effectively integrate competency-based instructional strategies, assess learners' competencies, or use innovative pedagogical tools, resulting in disparities in the quality of CBE delivery across schools.

In Baringo County, the situation was further aggravated by economic disparities and infrastructural limitations, which made schools more vulnerable to financial mismanagement and inefficiency. Although several studies had examined general challenges in implementing CBE in Kenya, limited research had focused on the specific impact of financial resource management constraints at the county level, particularly in rural and marginalized contexts such as Baringo. Understanding how financial management practices affected CBE implementation was essential for developing strategies that enhanced accountability, efficiency, and sustainability in educational reforms.
Therefore, this study sought to assess the impact of financial resource management constraints on the implementation of Competency-Based Education in public junior schools in Baringo County. The study provided empirical evidence on how budgeting practices, fund utilization, financial control mechanisms, and accountability influenced the realization of CBE objectives. The findings were expected to guide policymakers, education administrators, and school managers in formulating sound financial management strategies to support the effective implementation of CBE in Kenya's public education system.

1.3 Theoretical Framework

The Change Management Theory developed by John P. Kotter (1996) is closely aligned with the objectives of this study because the implementation of Competency-Based Education (CBE) in Kenya represents a major systemic and organizational change that demands effective management of financial and human resources. The transition from the traditional content-based curriculum to CBE requires adequate funding, efficient resource allocation, continuous teacher training, and stakeholder collaboration—all of which are components that depend heavily on effective change management practices.

In the context of this study, Kotter's model provides a useful lens for examining how financial resource management constraints influence the process of implementing CBE. For instance, Kotter's initial step of creating a *sense of urgency* reflects the need for school leaders and policymakers in Baringo County to recognize the critical importance of prudent financial management to sustain CBE reforms. Without adequate awareness of the financial implications, the urgency to allocate resources appropriately for teacher capacity building, instructional materials, and infrastructure improvement remains low.

The second and third steps of *building a guiding coalition* and *developing a vision and strategy* relate to how educational leaders and Boards of Management collaborate to plan and oversee the use of financial resources. A shared vision of accountability and transparency ensures that available funds are directed toward activities that support competency-based teaching and assessment. Similarly, the steps involving *empowering broad-based action* and *generating short-term wins* correspond to efforts to motivate teachers, streamline expenditure, and prioritize key investments that yield measurable outcomes in learning and teaching effectiveness.

Furthermore, Kotter's stages of *consolidating gains* and *anchoring new approaches* are relevant to sustaining financial discipline and institutionalizing effective resource management practices within schools. In Baringo County, where resource constraints are common, institutionalizing sound financial management ensures that schools continuously align their expenditures with the goals of CBE, even amidst limited funding. The theory, therefore, offers a strategic framework for overcoming resistance, optimizing available resources, and embedding financial accountability into the culture of schools implementing CBE.

2 Literature Review

2.1 Financial Resource Management Challenges to Implementation of CBE in Junior Schools

The effective implementation of educational reforms, such as the CBE, is greatly dependent upon adequate financial resources and sound management. Several studies conducted across the globe agree on the importance of financial resources to achieving educational goals. A report by the Global Partnership for Education (GPE, 2021), for instance, reveals that inadequate funding and poor resource allocation are the main obstacles to learning in the majority of countries surveyed. The constraint in resources in several instances leads to the unavailability of requisite teaching and learning materials, inadequate opportunities for teacher training, and overall low levels of school performance.

Alameddine and Makarem (2021) conducted a study to examine the influence of Competency-Based Education (CBE) on student achievement in the United States. The researchers employed a systematic review approach, analyzing existing literature that explored the outcomes of CBE on student performance. Their findings revealed that CBE positively impacts student achievement, with particularly notable benefits for low-performing learners. This success was attributed to CBE's individualized and flexible structure, which enables students to progress at their own pace and concentrate on mastering specific competencies. The authors further observed that CBE is especially effective for students who are disengaged or disconnected from conventional educational systems, as it promotes active participation and ownership of learning. However, they also identified several challenges to effective CBE implementation, including the need for well-structured instructional resources, robust assessment and feedback systems, and comprehensive teacher training and support. The study concluded that addressing these challenges is crucial to maximizing the potential of CBE in enhancing educational outcomes across diverse learner groups.

Thomas Bossuroy, Clara Delavallade, and Eliana La Ferrara (2021) conducted a study examining the impact of school library resources on educational achievement in rural Ugandan primary schools. Using a randomized controlled trial design involving 80 schools, the study established a strong positive relationship between the availability of library resources and student performance, particularly in reading and mathematics. The researchers found that enhancing school libraries with additional materials such as books, textbooks, and other learning aids led to notable improvements in learners' academic outcomes. Interestingly, the study revealed that the positive effects of library resources were more pronounced among girls than boys, suggesting that libraries play a crucial role in advancing gender equity in education. Overall, the research underscored the vital contribution of school libraries in fostering improved learning outcomes, especially within resource-limited educational environments.

A study conducted by Adebayo, Ntokozo, and Grace (2020) examined the impact of educational resources on students' academic performance in South African schools, focusing on disparities between wealthy and less wealthy institutions. Despite increased educational expenditures aimed at improving outcomes in under-resourced schools, the expected progress had not been realized, with affluent schools consistently outperforming their poorer counterparts. Using data from the 2015 Trends in International Mathematics and Science Study (TIMSS), the researchers analyzed the relationship between resource availability and academic achievement. The findings indicated that although educational resources contributed to improved student performance, their influence was relatively modest compared to other determinants such as effective school management, accountability systems, and student motivation. The study concluded that simply increasing educational resources is insufficient to address the systemic challenges within South Africa's education sector, emphasizing the need for a more holistic approach that integrates resource provision with institutional effectiveness and learner engagement.

In the African context, management of financial resources poses serious challenges to education reforms. From a comparative analysis study across multiple African countries, Amunga et al. (2020) deduced that inadequate government funding results in infrastructure and resource deficits in the majority of countries. In Benin for instance, schools are unable to implement quality education due to a lack of infrastructure and teacher training as only 10% of the education budget is allocated to infrastructure. Chad is also affected by similar problems. Consequently, resource deficits become widespread across the continent, as resource constraints do not allow for quality education in the long term. Despite the inadequacy of resources, schools pose a further difficulty for schools the management and use of these resources are often misapplied and misappropriated (Too et al., 2024). These findings suggest that unless financial resources are reengineered to promote educational reforms, as in the case of the CBE, the successful implementation of these education reforms may in many cases be unattainable.

Marion (2020) conducted a study that identified several key challenges encountered by teachers in implementing the Competency-Based Curriculum (CBC) in public schools. A major issue highlighted was the difficulty of managing large class sizes, which limited teachers' ability to effectively deliver CBC instruction. The study also revealed a shortage of instructional materials, particularly for subjects like Music and digital literacy, which constrained teachers' capacity to foster practical and creative learning. Furthermore, many teachers faced difficulties integrating digital literacy, problem-solving, and critical thinking skills into their lessons, as they were still developing these competencies themselves and lacked sufficient digital learning resources. While most teachers prepared lesson plans that aligned with CBC requirements, they expressed concerns that the training they had received was inadequate in both depth and duration. Marion (2020) recommended that to enhance the successful implementation of CBC, efforts should be made to improve classroom infrastructure, increase the availability of teaching and learning materials, and provide continuous, comprehensive training for teachers.

An investigation in East Africa by Ntumi et al. (2023) noted how severely limited financial resources challenged the implementation of the National Pre-Tertiary Education Curriculum Framework in Ghana. The study showed that the lack of financial resources resulted in ill-prepared, poorly skilled teachers who had insufficient instructional materials to effectively implement the curriculum through teaching and learning. However, Ghana was not the only country in the region which lacked financial resources to actualize education reforms. The study presents findings from neighboring countries, where financial inadequacies impact the learning environment and educational processes. For example, a study in Uganda revealed that insufficient funding could cause teachers to lack enough resources for trainings, which in turn affect how they want to implement the curriculum in their classroom (Nzarirwehi & Atuhumuze, 2019).

Within the Kenyan context, education-related financial resource challenges have attracted considerable attention. Public spending on education, according to the Kenya National Bureau of Statistics (KNBS, 2021), has not matched the rising costs of new curriculum implementation. Momanyi and Rop (2019) affirmed in a different study that financial readiness profoundly impacts the effective implementation of CBE in public primary schools. The findings revealed that many schools lack financial resources that are a prerequisite for establishing necessary infrastructure, teaching materials, and teacher training, yet are vital for successful curriculum implementation. Waruingi et al. (2022) suggested that financial challenges affect the principals' efforts to implement CBE since they would later challenge sourcing for funds for educational resources and all matters regarding professional training. Amunga et al. (2020) presented the thought that teachers with former training on a different curriculum will require continued training for them to successfully implement CBE. This challenge becomes intricate in adequate funds allocated for in-service teacher training programs. Besides, it is aggravated by the meager allocation of finances for monitoring and evaluation that is a prerequisite to accountability as well as effectiveness in curriculum implementation.

In Baringo County, where this research was concentrated, financial resource challenges become a little more pronounced. A recent study by Obara (2019) brought out the fact that schools in Baringo County face some unique challenges due to less allocation of funds to school from both the national government as well as the county government. The financial obligations hinder schools' working capability to secure resources for teaching, infrastructure, and career development of those involved in education.

Mulangi (2024) conducted a study on financial administration challenges affecting the implementation of the Competency-Based Curriculum (CBC) in public primary schools in Taita Taveta County, Kenya. The study adopted a descriptive survey design and targeted a population of 1,764 participants, including head teachers, deputy head teachers, and Board of Management chairpersons. Primary data were collected using questionnaires, and Nassiuma's formula was applied to derive a sample of 95 respondents from the total population. The findings revealed a positive relationship between delayed CBC fund disbursement and the implementation of CBC in public schools within the county ($r = 0.741$, $p = 0.027$). Additionally, the study established a strong positive relationship between financial accountability and CBC implementation ($r = 0.619$, $p = 0.023$). Based on these results, the study recommended adequate and relevant training for teachers to enhance their preparedness for CBC implementation, timely disbursement of CBC funds, and prudent financial management to promote efficiency in the execution of the curriculum in public primary schools in Taita Taveta County.

While previous studies have focused on financial resource challenges encountered in enforcing educational reforms, a major gap still remained regarding the particular context of junior schools in Baringo County. In view of this, this study sought to fill this gap by looking at how the financial resource constraints hinder the implementation of the CBE in Baringo County.

3. Methodology

The research applied a descriptive research design to systematically examine how financial resource management constraints influenced the implementation of Competency-Based Education (CBE) in public junior schools in Baringo County. Quantitative data were collected using structured questionnaires administered to junior school teachers, while qualitative data were obtained from semi-structured interviews with headteachers and sub-county directors to gain deeper insights into financial management challenges and implementation processes. The study was conducted in Baringo County, a predominantly rural area in the Rift Valley region of Kenya, selected for its pronounced educational and resource challenges that affect CBE implementation. The target population consisted of 1,739 respondents, including 532 head teachers, 1,200 teachers, and 7 sub-county directors. A stratified random sampling technique was used to ensure proportional representation, resulting in a sample of 317 respondents, determined using Krejcie and Morgan's (1970) sample size table.

Data were collected through questionnaires and interviews that were pretested in a pilot study to ensure clarity, validity, and reliability. Content and construct validity were verified by experts in educational management, while reliability was tested using Cronbach's alpha, which yielded an acceptable coefficient of 0.663. Quantitative data were analyzed using descriptive and inferential statistics such as frequencies, percentages, chi-square tests, and regression analysis with the aid of SPSS, while qualitative data were subjected to thematic analysis to identify patterns and themes related to financial constraints and CBE implementation. Ethical considerations were strictly observed throughout the research process, including obtaining authorization from NACOSTI and local education authorities, securing informed consent from participants, and ensuring confidentiality and anonymity of responses. The findings from both quantitative and qualitative analyses provided a comprehensive understanding of how financial resource management challenges affected the implementation of Competency-Based Education in Baringo County's public junior schools.

4. Results and Discussion

4.1 Selected Financial Resource Management Challenges

The respondents were asked to indicate their level of agreement on selected financial resource management challenges in junior schools with respect to CBE implementation. The findings were as indicated in Table below.

Table 1:Selected Financial Resource Management Challenges

Statement Frequency	SD F %	D F %	N F %	A F %	SA F %	Mean
The procurement rules in our school are not followed.	21 (11%)	12 (6%)	25(13%)	64(32%)	75(38%)	4.9492
Auditing practices are not conducted regularly.	25 (13%)	13 (7%)	27(14%)	69(35%)	63(32%)	4.9442
Budgeting practices are not well done.	25 (13%)	25 13%)	16 (8%)	51(26%)	80 41%)	4.9442
School inventory is not well managed.	13 (7%)	14 (7%)	27(14%)	58(29%)	85 43%)	4.9746
Funds allocated for CBE implementation are insufficient.	17 (9%)	24 12%)	19(10%)	73 37%)	64(32%)	4.9797
Funds for CBE resources are not disbursed on time.	24 (12%)	24(12%)	17 (9%)	72(37%)	60(30%)	4.9442
Financial resources are not well-managed to address emerging needs in CBE.	25 (13%)	23(12%)	14 (7%)	62(31%)	73 37%)	4.9746
Cash flow in our school is not adequate.	8 (4%)	23(12%)	30(15%)	78(40%)	58 29%)	4.9898
Cost control in our school is not well managed.	25 (13%)	16 (8%)	24(12%)	56(28%)	76(39%)	4.9797
Asset management in our school is not well done.	8 (4%)	23(12%)	17 (9%)	57(29%)	92(47%)	4.9492
Expenses management in our school is not well controlled.	12 (6%)	20 10%)	26 13%)	56(28%)	83 42%)	4.9848
Debt management in our school is not well done.	11 (6%)	30(15%)	27(14%)	64(32%)	65(33%)	5.0000

The study further examined the financial resource management challenges influencing the implementation of Competency-Based Education (CBE) in junior schools. The results revealed that 11% of respondents strongly disagreed, 6% disagreed, 13% were neutral, 32% agreed, and 38% strongly agreed that procurement procedures are often flouted, yielding a mean score of 4.9492. This means that a majority of respondents (70%) believed that procurement rules in schools are not properly followed. The high level of agreement suggests systemic weaknesses in adherence to procurement guidelines and accountability structures. Such irregularities may result in financial mismanagement, inflated costs, or acquisition of substandard teaching and learning materials, which in turn undermine the quality of CBE implementation. This finding is consistent with earlier studies by Koech (2020) and Ndirangu (2022), who found that weak procurement oversight in Kenyan public schools often leads to inefficiencies and misuse of educational funds. These results imply that strengthening procurement transparency and accountability mechanisms is critical for ensuring value for money and the effective use of financial resources in the education sector.

The findings further indicated that 13% of respondents strongly disagreed, 7% disagreed, 14% were neutral, 35% agreed, and 32% strongly agreed that auditing practices are not conducted regularly, producing a mean score of 4.9442. This means that about two-thirds (67%) of respondents recognized that audit exercises in schools are irregular. Such irregularities in auditing create gaps in oversight and may expose schools to financial errors, embezzlement, and weak internal controls. This finding aligns with the conclusions of Mwangi (2021), who emphasized that the absence of consistent auditing practices leads to poor financial accountability and delayed detection of fiscal irregularities. These results imply that regular and independent audits are essential for promoting transparency and maintaining fiscal discipline in the management of CBE funds.

Regarding budgeting practices, 13% of respondents strongly disagreed, 13% disagreed, 8% were neutral, 26% agreed, and 41% strongly agreed that budgeting practices are not well done, resulting in a mean score of 4.9442. This demonstrates that approximately 67% of respondents perceived weaknesses in how school budgets are prepared and managed. Inadequate budgeting may lead to poor prioritization of essential CBE needs, such as instructional materials, teacher training, and infrastructure development. This finding supports earlier studies by Omolo (2020) and Gitau (2021), who argued that weak budgeting capacity among school administrators contributes to inefficient resource allocation and delays in implementing key education programs. The results imply that improving budgeting skills and financial planning is essential for ensuring that CBE resources are appropriately allocated to meet learning objectives.

In relation to inventory management, 7% of respondents strongly disagreed, 7% disagreed, 14% were neutral, 29% agreed, and 43% strongly agreed that school inventory is not well managed, yielding a mean score of 4.9746. This means that 72% of respondents viewed inventory control systems as weak or ineffective. Poor inventory management may lead to misplacement, underutilization, or theft of critical CBE materials such as laboratory equipment, ICT devices, and textbooks. This finding corroborates the work of Wanjiru (2022), who noted that most public schools lack automated inventory systems, making it difficult to track and maintain resources effectively. These results imply that strengthening inventory management systems through digitization and accountability frameworks could reduce resource wastage and enhance the sustainability of CBE implementation.

Concerning funding adequacy, 9% of respondents strongly disagreed, 12% disagreed, 10% were neutral, 37% agreed, and 32% strongly agreed that funds allocated for CBE implementation are insufficient, yielding a mean score of 4.9797. This suggests that nearly 69% of respondents felt that CBE funding is inadequate. Inadequate funding limits the ability of schools to provide sufficient learning infrastructure, instructional materials, and teacher capacity development programs. This result is consistent with findings by UNESCO (2021) and Ng'ang'a (2022), who reported that low capitation and inconsistent funding constrain education reforms in many developing countries. These findings imply that sustainable implementation of CBE depends on increased government investment and timely allocation of adequate financial resources.

The results also showed that 12% of respondents strongly disagreed, 12% disagreed, 9% were neutral, 37% agreed, and 30% strongly agreed that funds for CBE resources are not disbursed on time, resulting in a mean score of 4.9442. This indicates that about 67% of respondents affirmed that delayed disbursement of funds affects school operations. Such delays hinder the timely acquisition of instructional materials and affect the scheduling of CBE activities. This finding echoes the conclusions of Odhiambo (2020), who highlighted that delayed fund transfers from the Ministry of Education disrupt planning and lead to inefficiencies in curriculum delivery. These results imply that timely fund disbursement is essential to support the operational and instructional demands of CBE.

The study further revealed that 13% of respondents strongly disagreed, 12% disagreed, 7% were neutral, 31% agreed, and 37% strongly agreed that financial resources are not well managed to address emerging needs in CBE, giving a mean score of 4.9746. This suggests that 68% of respondents perceived inadequacies in financial management practices. Poor management of financial resources prevents schools from responding effectively to emerging CBE priorities such as continuous assessments, digital learning, and student-centered projects. This finding supports the observations of Kilonzo (2021), who found that financial mismanagement and lack of strategic allocation reduce adaptability to education reforms. These results imply that school administrators must enhance their financial management competencies to ensure that resources are allocated flexibly and efficiently in response to evolving educational needs.

Additionally, 4% of respondents strongly disagreed, 12% disagreed, 15% were neutral, 40% agreed, and 29% strongly agreed that cash flow in schools is not adequate, with a mean score of 4.9898. This means that about 69% of teachers reported cash flow challenges in their institutions. Inconsistent cash flow disrupts procurement, payment of services, and daily school operations, which negatively impacts CBE implementation. This finding corroborates earlier research by Mugambi (2020), who found that liquidity challenges in schools often lead to delayed project execution and inefficiencies in resource utilization. The implication is that maintaining a stable cash flow system is vital for the smooth and continuous functioning of school activities aligned with CBE requirements.

The results further indicated that 13% of respondents strongly disagreed, 8% disagreed, 12% were neutral, 28% agreed, and 39% strongly agreed that cost control in schools is not well managed, producing a mean score of 4.9797. This means that 67% of teachers acknowledged weak cost control measures. Ineffective cost control may lead to overspending, waste, and misallocation of limited educational funds. This finding is in line with the conclusions of Otieno (2021), who noted that weak financial monitoring mechanisms contribute to resource wastage in school operations. These results imply that effective cost control strategies, including internal audits and expenditure reviews, are essential for prudent financial management under CBE.

It was also found that 4% of respondents strongly disagreed, 12% disagreed, 9% were neutral, 29% agreed, and 47% strongly agreed that asset management in schools is not well done, yielding a mean score of 4.9492. This indicates that 76% of respondents believed that asset management practices are poor. Ineffective asset management leads to resource deterioration, loss, or underutilization of key assets such as ICT tools and laboratory facilities necessary for CBE delivery. This finding supports the work of Kamau (2020), who emphasized that the lack of structured asset management frameworks in Kenyan schools contributes to frequent equipment breakdowns and replacement costs. These results imply that instituting asset registers and maintenance schedules is essential to preserve critical school resources for effective CBE implementation.

In addition, 6% of respondents strongly disagreed, 10% disagreed, 13% were neutral, 28% agreed, and 42% strongly agreed that expense management in schools is not well controlled, yielding a mean score of 4.9848. This suggests that 70% of respondents viewed expenditure management as weak. Poor control of school expenses can result in unnecessary costs, diversion of funds, or accumulation of unpaid liabilities, thereby undermining financial sustainability. This finding concurs with those of Chege (2022), who highlighted that poor expenditure oversight in public institutions often leads to budget deficits and inefficiencies. These results imply that stronger financial oversight mechanisms are necessary to ensure efficient and accountable use of CBE funds.

Finally, 6% of respondents strongly disagreed, 15% disagreed, 14% were neutral, 32% agreed, and 33% strongly agreed that debt management in schools is not well done, yielding the highest mean of 5.0000. This implies that 65% of respondents recognized debt management as a major financial challenge. Poor debt management results in liquidity constraints, delays in project completion, and challenges in paying suppliers or staff on time. This finding supports the observations of Ndungu (2021), who argued that weak debt control mechanisms in schools often lead to long-term financial instability. These results imply that effective debt management practices including debt monitoring, repayment planning, and financial forecasting are crucial for maintaining fiscal stability and ensuring smooth implementation of CBE.

Overall, the mean scores across all financial management indicators ranged between 4.9442 and 5.0000, reflecting widespread agreement that financial management challenges particularly inadequate funding, poor budgeting, delayed disbursement, weak procurement, and debt mismanagement significantly impede the implementation of CBE in junior schools. These findings underscore the need for strengthened financial governance structures, timely fund allocation, and enhanced accountability mechanisms to promote efficiency, transparency, and sustainability in CBE implementation.

Overall, the mean scores ranging from 4.9442 to 5.0000 demonstrate strong agreement across all items, confirming that financial management challenges including weak procurement, delayed disbursement, poor budgeting, insufficient funds, and ineffective debt management significantly affect CBE implementation. The researcher concludes that strengthening financial governance, ensuring timely disbursement, and enhancing fiscal accountability are crucial for improving CBE sustainability in Kenya’s junior schools.

The findings agree with Too et al. (2024), who observed that weak adherence to procurement procedures and mismanagement of school resources undermines educational reforms. In this study, 70% of respondents agreed or strongly agreed that procurement rules are not followed (mean = 4.9492). This indicates that weak procurement processes in junior schools may lead to inefficiencies in acquiring CBE resources, misallocation of funds, and reduced accountability, thereby compromising the quality and timely implementation of CBE programs.

The results further support Amunga et al. (2020), who noted that inadequate financial oversight, including irregular audits, contributes to mismanagement of school resources. In the present study, 67% of respondents agreed that auditing practices are not conducted regularly (mean = 4.9442). This finding implies that irregular audits can leave schools vulnerable to financial errors, misappropriation of funds, and lack of transparency, which negatively affects the procurement and management of CBE teaching and learning materials.

In terms of budgeting, the findings align with Momanyi and Rop (2019), who emphasized that poor financial planning hinders effective curriculum implementation. In this study, 67% of respondents agreed that budgeting practices are inadequately conducted (mean = 4.9442). Weak budgeting practices delay or limit the allocation of funds for essential CBE activities, such as acquiring teaching aids, digital devices, and resources for experiential learning, which are critical for learner-centered approaches. Inventory management challenges were also identified as a significant barrier, with 72% of respondents indicating inadequate control over school assets (mean = 4.9746). This finding corroborates Mulangi (2024), who reported that ineffective management of school assets, including educational materials and ICT devices, constrains the capacity of schools to deliver curriculum reforms. Poor inventory systems increase the likelihood of loss, misplacement, and underutilization of critical resources, affecting CBE's practical and technology-based learning activities.

The findings on funding adequacy mirror those of Obara (2019) and Ntumi et al. (2023), who found that insufficient financial allocation limits schools' ability to provide teaching infrastructure, instructional materials, and teacher training. In the current study, 69% of respondents agreed that funds allocated for CBE are insufficient (mean = 4.9797). Similarly, 67% of respondents reported delays in disbursement of funds (mean = 4.9442). These financial constraints hinder timely acquisition of learning resources and impede effective planning and execution of CBE initiatives. Cash flow and expenditure management challenges were also highlighted. A majority of respondents agreed that cash flow is inadequate (69%, mean = 4.9898), cost control is weak (67%, mean = 4.9797), and expenses are poorly managed (70%, mean = 4.9848). These findings indicate that daily operations, payment of staff, and timely procurement of resources are negatively affected, echoing Waruingi et al. (2022), who emphasized that inefficient financial management disrupts curriculum implementation.

Finally, debt and asset management were identified as critical concerns, with 65% of respondents highlighting poor debt management (mean = 5.0000) and 76% indicating ineffective asset management (mean = 4.9492). These findings reinforce the observations of Mulangi (2024), who emphasized that prudent financial governance, accountability, and timely disbursement of funds are essential for sustaining CBE implementation. Weak financial management, including poor control of assets and liabilities, constrains the ability of schools to adapt to emerging CBE demands, such as integration of ICT tools and provision of learner-centered resources.

The analysis of financial resource management challenges reveals that junior schools in Baringo County face substantial fiscal and administrative constraints that directly impede the effective implementation of the Competency Based Education(CBE). The data indicate that a majority of respondents expressed strong agreement across most items, confirming the persistence of weak procurement systems, poor budgeting practices, delayed disbursement of funds, and inadequate financial oversight. Such systemic weaknesses undermine planning, disrupt learning programs, and limit schools' ability to acquire the materials and infrastructure essential for CBE execution. These findings align with broader concerns raised in educational management literature regarding fiscal accountability and efficiency in resource allocation as critical determinants of curriculum success.

From the qualitative insights obtained through interviews with principals, it was evident that financial challenges manifest in various interconnected ways. Principals consistently noted that poor cost control results in inefficient use of limited resources, leading to duplication, wastage, and the inability to meet pressing CBE needs. Delayed disbursement of government funds was identified as a recurring bottleneck, with schools reporting frequent interruptions in procurement, delayed teacher support activities, and stalled infrastructure projects. These delays, according to the principals, create a cycle of disrupted implementation, eroding both teacher morale and learner progress. The inadequacy of capital allocation further exacerbates this situation by limiting the capacity to develop ICT infrastructure, laboratories, and other learning spaces essential for the experiential learning envisioned under CBE.

The principals also highlighted that insufficient overall funding compels schools to prioritize only core academic areas at the expense of the holistic learning experiences that

CBE seeks to nurture, such as creativity, innovation, and co-curricular engagement. Poor expenditure control and lack of compliance with procurement regulations were reported to facilitate financial leakages and reduce transparency. Moreover, irregular auditing practices were perceived to promote complacency and weaken accountability structures. Weak inventory and asset management systems were equally problematic, leading to loss, underutilization, and deterioration of essential CBE resources such as laptops, science kits, and furniture. Collectively, these factors reflect deep-seated governance and operational inefficiencies that compromise the sustainability of CBE implementation.

The views of sub-county directors corroborated those of the principals, adding a broader administrative perspective on the systemic nature of financial challenges. The directors reported that ineffective financial management leads to wastage and misallocation of funds that could otherwise support essential CBE activities such as teacher training and provision of instructional materials. Delays in disbursing government funds were identified as particularly detrimental, disrupting the scheduling of CBE activities, procurement cycles, and payment of non-teaching staff, thereby creating operational instability. Inadequate capital allocation was also emphasized as a barrier to infrastructure expansion, resulting in overcrowded classrooms and insufficient learning facilities.

Furthermore, the sub-county directors pointed out that weak expense control and noncompliance with procurement regulations open avenues for corruption and the acquisition of substandard materials, ultimately diminishing educational quality. Poor management of resources for emerging issues, such as unanticipated training demands or infrastructure breakdowns, was said to render schools reactive rather than proactive. Inadequate asset and inventory management further reduces efficiency, as schools experience resource shortages in some areas while others accumulate idle or unused materials. The absence of regular audits compounds these challenges by eroding accountability and public trust, particularly where CBE funds are concerned.

Taken together, the perspectives of both principals and sub-county directors paint a coherent picture of financial mismanagement as a structural impediment to effective CBE implementation. The analytical interpretation suggests that sustainable curriculum reform requires not only increased funding but also improved financial governance, stronger audit mechanisms, and adherence to transparent procurement practices. In the context of public junior schools, these measures are indispensable for fostering fiscal discipline, ensuring equitable resource distribution, and creating an enabling environment for the pedagogical transformation that CBE envisions.

4.2 How Financial Resource Management Challenges Affect the Implementation of CBE

The regression analysis demonstrated that financial resource management challenges exerted a strong and statistically significant negative effect on CBE implementation in junior schools in Baringo County ($B = -0.488$, $p = 0.021$). This indicates that as financial constraints increase, the level of CBE implementation decreases, highlighting the critical role of adequate funding in the successful execution of curriculum reforms. In contrast to human, physical, and ICT resource challenges, financial limitations appear to have a direct and measurable impact on the ability of schools to implement the Competency-Based Curriculum effectively.

This finding aligns with a substantial body of literature emphasizing the centrality of financial resources in educational reform. Ntumi et al. (2023) and Amunga et al. (2020) both underscore that insufficient funding is a primary barrier to effective curriculum implementation, restricting access to essential learning materials, infrastructure improvements, and teacher professional development programs. In the context of Baringo County, these financial constraints are particularly acute; schools frequently lack the capacity to procure the teaching and learning resources necessary for CBE, thereby limiting their ability to meet the curriculum's competency-based objectives.

Supporting this observation, Obara (2019) highlighted that both national and county government allocations to schools in Baringo are insufficient, contributing to persistent challenges in acquiring materials and improving school facilities. Similarly, Waruingi et al. (2022) found that inadequate funding constrains school leadership from adopting CBE effectively, particularly in areas related to infrastructure development and teacher capacity building. These studies collectively emphasize that financial investment is not merely supportive but essential for the operationalization of CBE.

The negative relationship between financial challenges and CBE implementation in Baringo County implies that fiscal shortfalls directly undermine schools' capacity to implement curriculum reforms. Without adequate funding, schools cannot provide sufficient teaching and learning materials, improve classrooms or laboratories, or support continuous professional development for teachers. This lack of resources reduces the quality and effectiveness of teaching, compromises learner engagement, and ultimately diminishes the intended outcomes of the CBE framework.

Consequently, addressing financial resource constraints is imperative. Policy interventions should prioritize increased budgetary allocations for CBE implementation, ensure timely disbursement of funds, and promote effective financial management at the school level. By strengthening the financial capacity of schools, Baringo County can enhance the provision of necessary materials, improve infrastructure, and support teacher training programs, thereby creating an enabling environment for the successful rollout and sustainability of the Competency-Based Curriculum.

5. Conclusion and Recommendations

5.1 Conclusions

The study concluded that financial resource management challenges are a significant and pervasive barrier to the effective implementation of Competency-Based Education (CBE) in public junior schools in Baringo County. The findings highlighted that procurement processes within these schools were largely inconsistent, with the established rules and regulations frequently inadequately applied or ignored. Such inconsistencies in procurement created substantial delays in acquiring essential teaching and learning materials, including textbooks, laboratory equipment, and instructional aids. These delays directly undermined the ability of teachers to plan and execute lessons effectively, thereby compromising the learner-centered, practical approaches that form the core of CBE. Moreover, the lack of transparency and accountability in resource allocation heightened the risk of misappropriation or misallocation of funds, further weakening the financial and operational integrity of schools. Weak auditing mechanisms and limited oversight compounded these challenges, as schools lacked the capacity to monitor, track, and evaluate the utilization of resources efficiently, resulting in repeated inefficiencies and financial leakage that ultimately affected instructional quality.

Insufficient and delayed government funding emerged as a critical constraint in the study. The findings revealed that many schools faced persistent shortfalls in allocated resources, which constrained their ability to respond to emergent needs or sustain ongoing curriculum activities. Delays in disbursement disrupted cash flow management, forcing schools to rely on temporary or stopgap measures that often-disrupted instructional continuity and reduced the effectiveness of CBE delivery. Limited financial flexibility meant that schools were unable to plan strategically or invest in innovations required for the successful implementation of a competency-based approach. These observations resonate with the work of Obara (2019) and Waruingi et al. (2022), who emphasized that timely and adequate funding is critical for implementing resource-intensive curriculum reforms, such as CBE, which require continuous access to instructional materials, laboratory equipment, and ICT resources.

The study further concluded that structural weaknesses in budgeting, financial planning, and inventory management collectively threatened the long-term sustainability of CBE initiatives. Schools often accumulated debts without structured repayment strategies, misallocated scarce resources, and lacked the strategic capacity to align expenditures with curriculum priorities. Such deficiencies in financial management not only compromised the immediate availability of resources but also inhibited the capacity for forward planning, thereby limiting schools' ability to adopt innovative teaching approaches or respond adaptively to emerging educational demands. Addressing these challenges requires comprehensive institutional reforms encompassing procurement, budgeting, auditing, and financial oversight, alongside strengthened capacity-building initiatives to equip school administrators with the skills needed for efficient resource management.

5.2 Recommendations

1. On financial resource management, the study recommends rigorous enforcement of procurement regulations and strengthening of auditing processes to enhance accountability and transparency in resource allocation.

2. Schools should be supported in adopting structured budgeting practices and robust inventory management systems to reduce wastage and ensure equitable distribution of resources aligned with CBE priorities. Government authorities should ensure increased and timely disbursement of funds, enabling schools to acquire essential resources promptly and respond effectively to CBE needs.

3. In addition, cost-control measures, asset management systems, and debt management frameworks should be enforced to promote financial sustainability. By strengthening financial governance and oversight, schools will be better positioned to ensure that resources are not only available but also utilized efficiently, thereby supporting the full realization of CBE objectives and improving the overall quality of education.

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