

Developing a self-funding model for private schools in Jordan

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Abstract. The purpose of the study was to identify the sources of self-financing in private Jordanian schools from the perspective of shareholders, the challenges that limit the increase and diversification of self-financing sources, and the actual procedural steps that school principals need to take to increase and diversify these sources in private schools. The researcher used the mixed method (quantitative and qualitative) as the general method for the study. To achieve the objectives of the study, two instruments were used to collect data. The first was a one-on-one semi-structured interview with school shareholders to explore the sources of self-financing of private schools, and the second was a five-scale questionnaire that included two axes. The first axis refers to the actual procedural steps taken by private school principals to increase and diversify sources of self-financing. The second axis was intended to capture the challenges faced by principals of these schools that limit their ability to increase and diversify these resources. The validity and reliability of the study instruments were tested. The study sample included (50) shareholders and (250) school principals in the capital city of Amman. The results of the study showed that from the shareholders' perspective, school fees ranked first in relative importance as a source of self-financing for private schools and that the best executive measure that would lead to increased self-financing is the "Providing additional paid academic services for students (notes, question banks, photocopying, etc)." The results also showed that the biggest challenge that would limit self-financing is the " Limited purchasing power of local community members in light of emergency crises such as the Corona pandemic." The findings also showed that school principals believe that expanding executive procedures to diversify resources would reduce the challenges they might face. The study recommended the development of a strategic plan to diversify the self-financing sources of private schools in Jordan to reduce their dependence on student fee as basic funding, as well as the development of an appropriate procedural guide to assist school principals in implementing the strategic plan.

1 Introduction

In the early 1980s, there were many developments in management thinking and its application to keep pace with the knowledge explosion and the information technology revolution. Naturally, educational institutions were also affected by these changes (Al-Hareth,

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2019). Therefore, it's essential to improve school management and its organization at different levels. Economic, social and political development of all countries is considered as a key factor for education. In most countries, public education spending has increased due to its role in economic growth (Getange, 2015). According to the World Bank, average education spending in developing countries has increased as a percentage of both gross national product and government budget. The growth rate in developing countries has been higher than in developed countries.

Financing education by governments has become a major challenge. Given the global economic challenges that require diversification of financing sources, this is no longer an appropriate option. Moreover, educational institutions need to look for self-solutions and other alternatives to government funding that will ensure the continuous flow of financial resources that will help them fulfil their missions in order to reduce the potential impact of a reduction in government funding for education in all circumstances (Al-Wazra, 2019).

Recent research has shown that the economics of education lead to the inescapable conclusion that we must fund our schools fairly and adequately if we want them to provide excellence for all students. Jackson (2021) demonstrated that student achievement and a range of other desirable outcomes increased significantly when budgets were increased. Conversely, student achievement decreased when funding to schools was reduced (Baker, et al., 2020).

With sufficient authority and appropriate tools, the empowered school management can help find creative solutions to school financing problems. School administration takes the executive side in educational operations. It is responsible for implementing programs, procedures, activities, and events that contribute to the achievement of educational goals. School administrators can use the human resources that distinguish schools, such as teachers, students, and administrators, as well as the physical resources, such as buildings and facilities, to finance themselves. (Al-Wazra, 2019).

With the global economic crisis and the Corona epidemic that has worsened the situation, self-financing of schools is of great importance, and there is no doubt that Jordan is an integral part of this world. Private schools in Jordan face many challenges and obstacles given the difficult economic situation. Therefore, the purpose of this study is to examine the sources of school self-financing, and the actual procedures school principals need to take to increase these sources, as well as the obstacles to diversifying these sources in Jordanian private schools.

1.1 Study problem

Private educational institutions require significant financial resources to achieve the goals set for them and to improve and develop their programs. Many countries have great difficulty in providing the necessary financial resources for education because education affects the largest segment of a country's population, namely students. This is a major challenge for countries that have fully funded education policies, as is the case in the Hashemite Kingdom of Jordan.

Most previous literature on public education funding has pointed out the challenges in financing public schools, such as Al-Jeriwi (2015), who revealed that the Ministry of Education's financial allocations to schools are insufficient to meet the operational needs of schools. The study also concluded that funding sources for schools need to be expanded. In addition, the study recommended the implementation of a self-financing system and the development of self-financing resources in public schools. It was noted that previous studies had ignored the importance of self-financing in the private education sector.

This study presents both the sources of self-financing in Jordanian private schools from the perspective of school principals and the challenges they face. It also aims to understand the actual procedural steps that school principals need to take in order to increase and diversify the sources of self-financing in private schools.

1.2 Study purpose

The purpose of this study is to identify the sources of self-financing at Jordanian private schools from the perspective of shareholders, the challenges that would limit increasing and diversifying the schools' sources of self-financing, and the actual procedural steps that school principals need to take to increase and diversify these sources in private schools.

1.3 Study Questions

The following research questions were formulated to guide the study:

- What are the sources of self-financing in Jordanian private schools from the shareholders' perspective?
- What are the actual procedural steps that school principals must take to increase and diversify sources of self-financing in private schools?
- What are the challenges that private school principals face that would limit the increase and diversification of school self-financing sources?
- What is the role of principals' actual procedural steps to increase and diversify school self-financing in reducing the challenges they face?

1.4 Significance of the Study

The importance of this study stems from the lack of previous studies on the topic of school self-financing, especially in the private sector, in the face of successive economic crises that were significantly exacerbated and influenced by the (COVID -19) pandemic. Baker (2020) indicated that schools are likely to experience even greater revenue losses in the coming years due to the COVID -19 pandemic than they did during the Great Recession. The study also explores new solutions to private school self-financing challenges that can benefit private school leaders and principals in Jordan.

1.5 Definitions of key terms

1.5.1 Education financing

Conceptual Definition: It is the totality of funds made available to educational institutions within the educational system to achieve the desired goals with the available resources and to manage and use these resources efficiently (Al-Tuwairqi, 2012).

1.5.2 Schools Self-Financing

Conceptual Definition: It is when schools develop their educational activities into productive educational activities that work to provide and diversify additional financial resources to meet the growing needs of the schools (Al-Ansari, 2002).

Operational Definition: The fund itself. It is also the money from school operations, trade or activities that private schools in Amman can undertake to increase and diversify their income internally.

1.5.3 Private Schools

Conceptual Definition: are the schools that are independent in terms of their finances and governance. They are also called privately financed or non-government schools (Zaidi, 2011).

Operational Definition: are citizen-owned schools affiliated with the Directorate of Private Education in Jordan and located in Amman.

1.5.4 Schools' shareholders

Operational Definition: are persons who legally own one or more shares in the capital stock of private schools and have a financial interest in the profits of the school.

1.5.5 Schools' Principals

Conceptual Definition: are the persons charged with leading the schools in administrative and technical matters, investing the least of human potential and other skills to achieve the general goals of the school (Al-Habbash, 2002).

Operational Definition: Principals of Jordanian private schools in Amman, through which actual procedural steps to increase self-financing sources will be measured and monitored for obstacles

1.6 Study Limitations and Delimitations

1.6.1 Study Delimitations

Content Delimitations: the self-financing sources of private schools in Amman-Jordan. Human Delimitations: principals and shareholders of private schools in Amman-Jordan. Time Delimitations: the study was conducted during the first semester of the academic year 2021/2022.

1.6.2 Limitations

We can summarize the limitations of the research with the scope of funding sources, the extent to which respondents answered the study instruments, the validity and reliability of the study instruments, and the extent to which shareholders disclosed the sources of self-financing used.

2 Review of the literature

In this study, the sources of self-financing in Jordanian private schools were examined from the perspective of shareholders. This chapter presents the conceptual framework and theoretical and empirical literature that specifically addresses the financing of education, the role of self-financing sources in learning, and the role of school principals in increasing and diversifying school self-financing sources and reducing the challenges associated with them. This study examines the gap in the literature.

2.1 Conceptual Framework

Figure 1 illustrates the conceptual framework of the study, which aims to identify the sources of self-financing in Jordanian private schools from the perspective of shareholders, the challenges that would limit increasing and diversifying the schools' sources of self-financing, and the actual procedural steps that school principals need to take to increase and diversify these sources in private schools.

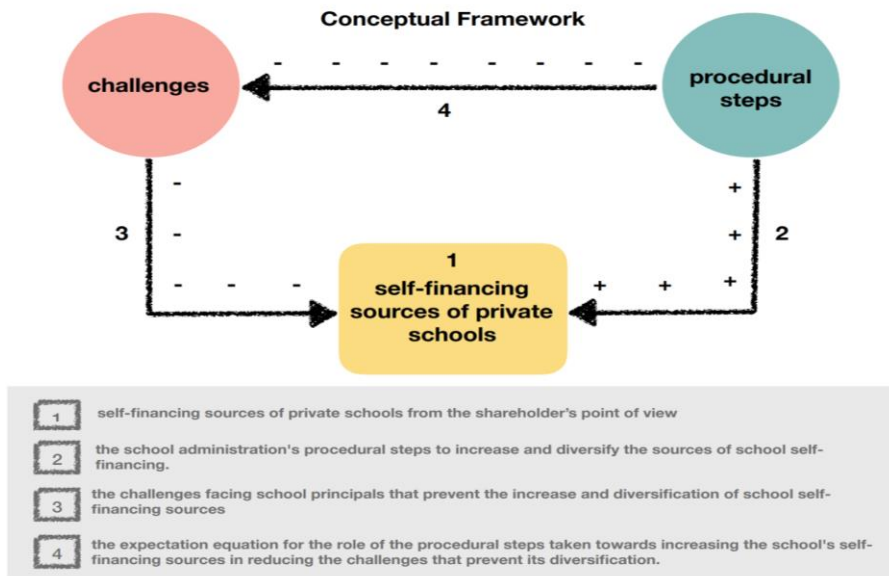


Fig. 1. The Conceptual Framework.

2.2 Theoretical Framework

2.2.1 Education Financing

Nowadays, education has become an indispensable institution everywhere in the world. Undoubtedly, education is the most important investment that an economy can make for the rapid development of its resources, including economic, political, social and human (Okigbo, 2020). Moreover, education is the cornerstone of any country's culture and an indispensable prerequisite for economic growth and progress. There is hardly any country in the world that is not concerned about the state of the education system (Nwakpa, 2016).

Many researchers defined funding as the ability to provide sufficient financial resources to meet the needs of an activity to achieve its goals and provide alternatives to renew its resources (Alazmi & Al-Kubaisi, 2020). Consequently, financing education specifically means providing sufficient financial resources for educational institutions to achieve their goals by making the best use of available resources and effectively managing and using these materials (Al-Hamaidi, 2011; Hussain, 2011). According to Berg et al. (2015), education finance is about how the financial affairs of school systems are divided between the public and private sectors, and how the resources of school systems are created, distributed, and spent on salaries, administration, and premises. Education finance covers a wide range of issues, from school policy and administration to the implementation of school finance reforms and regional patterns of revenue and spending.

The provision and use of funds for educational management is referred to as educational funding. Schools need funding to achieve stated educational goals, provide infrastructure, hire teachers, supervise schools, pay staff salaries, etc. (Damian & Haroun, 2017). Moreover, education financing has long been a contentious issue. Countries allocate varying amounts of funding to education. The World Bank's Human Development Department launched a project called System Assessment and Benchmarking for Education Results (SABER) to document and assess the characteristics of school finance systems, policies, and programs across the

education system (Getange, 2015). Specifically, the team identified five core areas related to education finance:

- 1- School conditions and resources, where schools should meet minimum quality standards. These include teaching materials, classroom conditions, and other resources that attract teachers and students and create an appropriate environment conducive to learning.
- 2- Education spending, the amount invested in education, is the basis for achieving learning goals.
- 3- Revenue sources, funding sources, and the mechanisms by which revenues are recycled, affect the adequacy, quality, and equity of education funding.
- 4- Allocation mechanism means that the rules that determine the flow of revenues and the level of allocation affect the level of performance.

Financial control and the ability to monitor the use of funds allocated to education.

According to Alazmi and Al-Kubaisi (2020), several internal and external factors influence education financing. Internal factors are the closely related elements in educational institutions, their strategies, methods, and the interaction of inputs. These include teacher qualifications and experience, compulsory education, and quantitative expansion to meet societal demand for education, as well as controlling internal educational adequacy by focusing on economies of scale. External factors surround the education system and influence its structure, level, and policies. These include natural population growth, increasing community interest in and spending on education, and economic changes in societies.

2.3 Education Financing Methods

It is worth noting that education financing presents many challenges and is one of the most contentious issues in economies around the world (Rowe & Perry, 2020). This is because in most countries, inadequate funding prevents the expansion of education and the achievement of the desired and expected hopes, aspirations, and goals of the education system (Alazmi and Al-Kubaisi, 2020). As a result, many countries faced various challenges, including the inability to increase education spending from the general government budget, increasing demand and pressure on education due to population growth, and an increasing trend toward privatization and a growing role of the private sector in financing education (Shrestha, 2020). As a result, education has had to seek alternative sources of funding, not just government support.

Methods of financing education vary according to the different administrative and economic systems of each country. One of these sources is self-financing. According to Alazmi and Al-Kubaisi (2020), many methods provide schools with opportunities for self-financing by activating partnerships with the community and diversifying school financing projects, such as offering courses, investing in school facilities, and providing reinforcement hours for students.

According to Nwakpa (2016), alternative sources of school funding can be categorized as follows:

- Parent-Teacher Association.
- Proceeds from school activities.
- Fundraising appeals.
- Community involvement.
- Non-governmental organizations.

In most countries of the world, public schools are financed solely by government funds. They also rely mainly on funding their operating plans from their allocated budgets or on some school employees to provide for specific needs (Okigbo, 2020). It is wrong for education to depend on the state for its funding. Instead, it must work to expand its funding sources to maintain its continuity and balance through self-financing.

2.4 School Self-Financing

There are many ways to provide new funding for schools, and one of those methods is self-financing. This method seemed to increase expenses and limit the material resources of schools. Therefore, it was necessary to create activities that would help generate material returns in order to be satisfied with themselves and not seek government assistance. Al-Saleh and Al-Heim (2017) explained that many methods provide opportunities for schools to self-finance by activating partnerships with the community and diversifying schools' financing projects, such as offering courses, investing in school facilities, and providing booster lessons for students.

School self-financing is mainly related to school management, as explained in the study by Al-Saleh and Al-Haem (2017). It points out that in order to activate school self-financing, school principals need to understand the administrative and organizational aspects of school financing according to the following criteria:

- Training school principals and their assistants on school self-financing.
- Creating a specialized unit aimed at diversifying school self-financing sources so that the school principal can manage them.

There cannot be an outstanding school that does not excel in leadership. Leadership that can use allocated funds without waste or loss to achieve quality for all elements of the educational process, and that seeks alternative sources to achieve that quality, strives to fund its schools, increase the efficiency of the educational process, and develop investment methods. The school should focus on self-financing to address the lack of funds and provide resources through its activities that it can dispose of without restrictions from the budget of the Ministry of Education (Adel, 2016).

2.5 Literature Review

This section presents the literature associated with the current study. Various databases such as Tylor and Francis, Elsevier, EbscoHost, Springer, Scopus, Google, Google Scholar and published articles in English and Arabic from 2015 to 2021 were included in the search.

Damian and Haroun (2017) examined alternative sources of funding for secondary schools in Nigeria. The study focused on education financing, the concept of secondary school, the importance of finance in school management, sources of funding for secondary schools, and the limitations of these funding sources. It also examined the case for alternative sources of funding in secondary schools in Kogi State.

Al-Salehm and Al-Haiem (2018) tried to develop a proposal for the development of the reality of school self-financing by diagnosing the need for it from the perspective of school administrators. The significance of the study stems from the attempt to systematically find contemporary solutions to the obstacles facing school self-financing by developing a proposed vision for it that could benefit the decision makers in the Ministry of Education and school administrators. To achieve the objectives of the study, the descriptive survey method was used. A questionnaire was distributed to the study sample which consisted of (135) principals and assistant principals in public schools in the state of Kuwait and the sample represented 2% of the study population. The study found a significant tendency among school administrators to seek to increase self-financing sources for each school and limited procedural steps taken by school administrators to increase self-financing sources of schools.

Nyeh (2019) pointed out that lack of funding in most public secondary schools in Cross River State has made it difficult for principals to initiate meaningful projects and programs necessary for the success of these schools. As a result, some of these schools have lagged behind in 21st century educational development, which impacts student academic development. The study examined how principals use the funds they receive from government

and whether they have the necessary skills to generate internal revenue to manage schools in secondary schools in Cross River State. The descriptive survey method was used for the study. The sample comprised 481 head teachers spread across the 18 Local Government Areas in Cross Rivers State. The findings of the study revealed that the revenue generated was used for various administrative purposes such as provision of facilities, maintenance and daily operations of the school. Based on the findings, it was recommended that school heads should be explicitly trained on revenue generation so that they can improve their internal revenue generation skills which will contribute significantly to the management of the school.

Al-Hareth (2019) presented a study that aimed to identify the conditions for obtaining autonomy for secondary schools in Abha from the perspective of school principals and to develop a proposed strategy for implementing autonomy access for secondary schools. The study used a descriptive approach. The sample of the study consisted of (65) principals of secondary schools in Abha city. The study also relied on a questionnaire as a tool. The study found that one of the essential conditions for the independence of school administrators in secondary schools in Abha is to provide school administrators with the necessary powers to reward outstanding performance. Among the requirements for self-financing is that the school be able to identify and monitor areas and aspects of spending. A proposed strategy was also developed to implement access to independence for secondary schools in Abha as one of the governance principles.

Alwazra (2019) presented a study to identify the reality of diversifying sources of self-financing for government secondary schools in Riyadh from the perspective of school principals. It also aimed to highlight the obstacles that limit self-financing and made suggestions to diversify self-financing sources in these schools. To achieve the objectives of the study, the descriptive survey method was used. A questionnaire was distributed to the study population which consisted of 127 heads of secondary schools in the General Directorate of Education in Riyadh. It was also found that the general mean of diversification of self-financing sources for secondary schools in Riyadh was (3.18 out of 5.00), indicating a more approving option. The reality study revealed that the study population was interested in diversifying the self-financing sources for their schools. Based on these results, the researcher made several recommendations regarding the study topic.

Rowe and Perry (2019) examined school funding inequities in urban public schools determined solely by the parent community and demonstrated a secondary effect of segregation across schools. The massive injections of private funds into public schools reveal a troubling tension in fairness and equity for schools that are normally considered free. Using a sample of 150 public schools in Australia, the study examined parents' contributions, fees, and charges and their distribution for indicators of school disadvantage and advantage. Over a four-year period, the study's results showed a statistically significant relationship between private funding and school advantage or disadvantage. Over a four-year period, advantaged schools generate up to six times more revenue than disadvantaged schools. We suggest that these significant differences represent a different type of "compound disadvantage" for restructured public schools and a multifaceted effect of segregation.

Thompson et al. (2019) examined school-level funding across systems. The focus is on private funding of public schools, highlighting the relationship between private funding and ICSEA using data from the Australian Curriculum, Assessment, and Reporting Authority. The study included a series of analyses documenting current funding arrangements for Australian schools. The study also showed how parents' personal income and contributions are mediated by sector (public, Catholic, and independent), system (states and territories), and educational advantage. The study showed that public schools generate substantial private funds per student, with the majority coming from fees, charges, and other contributions from parents. Moreover, the study showed that these private contributions could exacerbate inequities within public systems in Australia.

Okigbo and Sunday (2020) examined alternative sources of secondary school funding in Enugu State. The sample consisted of (314) principals and (8598) teachers in the six Education Zones of Enugu State. The instrument used for data collection was a researcher-developed questionnaire entitled Alternative Sources of Financing Secondary Education (ASFSEQ). The reliability of the instrument was determined by Cronbach's alpha which is 0.78. This is an acceptable value. The results of the study show that community participation and Parents Teachers Association (PTA) funds are alternative sources of funding for secondary education in Enugu State. The study recommends that the Education Commission should relax some of its guidelines so that communities can be effectively involved in funding secondary education in the state and that principals should be directed to make very good use of PTA funds.

Rowe and Perry (2020) examined parental engagement by examining voluntary parental contributions to public secondary schools in Australia and how these contributions were distributed by socioeconomic status of the school. Participants were (386) schools; the authors collected data over five years (2013-2017) to adjust for variation. Results showed significant disparities across public schools, with high socioeconomic status schools contributing more than four times as much as low socioeconomic status schools. Moreover, parental financial support is a method of structural inequality that supports socially advantaged students and schools and may be both the cause and the meaning of social segregation in schooling.

Alazmi and Al-Kubaisi (2020) examined the views of public school principals in Kuwait on the importance of diversifying school funding sources, the actual actions taken to expand school funding sources, and the difficulties that stand in the way of expanding school funding sources. (25) respected schools participated in the study. The study used futures research methodology and conducted the Delphi method to achieve the objectives of the study. The study found that school principals are convinced of the need to diversify and expand school funding sources in the face of high state prices and limited budgets for this purpose. In addition, there are several barriers to attempting to increase sources of school funding: legal, regulatory, and community partnership-based barriers.

2.6 Gapping Table

Table 1 explains what distinguishes the current study from previous studies.

Table 1. Gapping table.

Study Title	Purpose	Sample and Sampling	Methodology
Damian and Haroun (2017). Exploring Alternative Sources of Financing Secondary Schools in Nigeria for Sustainable National Development. A Study of Secondary Schools in Kogi State Nigeria.	To investigate alternative sources of funding for secondary schools in Nigeria. The study focused on the concept of education finance, the concept of secondary school, the importance of finance in school management, sources of funding for secondary schools and the limitations of these sources of funding.	(none)	Theoretical study

Continuation of Table 1.

Study Title	Purpose	Sample and Sampling	Methodology
Gap	This study discussed concepts related to education financing and focused on alternative sources that benefit schools. This study is not comparable to our current study in terms of methodology and sample. The study's sample consists of secondary schools, while our current study is more comprehensive because it includes private schools that cover both primary and secondary levels.		
Al-Saleh, A. Al-Haiem, K. (2018) The reality of school self-financing and its obstacles from the point of view of school administrations in the State of Kuwait, and a proposal for its development.	To develop a proposal for the development of the reality of school self-financing by diagnosing the need from the point of view of school administrators.	(135) principals and assistant principals in public schools	The descriptive method
Gap	This study is limited to investigate the reality of self-financing in public schools in Al-Kuwait, while the current study deals with the reality of self-financing sources of private schools in Jordan. On the other hand, this study agrees with our current study in terms of developing solutions and strategies to improve the idea of self-financing.		
Nyh, Comfort Omori (2019) Principals' Management Skills for Generating and Utilizing Internal Revenue for the Administration of Public Secondary Schools in Cross River State	To determine the internal revenue generation skills of school principals and how they use these revenues to manage public secondary schools in Cross River State.	(481) principals of secondary schools	The descriptive method
Gap	This study focused on the skills school principals use in generating internal revenue to manage public secondary schools in Cross River State because of the limited budget the state allocates to education. In contrast, our current study focused on the procedural steps school principals must take to increase and diversify the self-financing sources of private schools in Jordan.		
Rowe and Perry (2019). Private financing in urban public schools: inequalities in a stratified education marketplace	to investigate the differences in school funding in urban public schools that are solely the result of the parent community, and potentially illuminates a secondary effect of between-school segregation	(150) public schools	The descriptive method
Gap	The sample of this study includes public schools, while our current study targets private schools. That study focused on the resources provided by parents in urban public schools to fund schooling. Our current study differs in terms of its target, as it examines the reality of school self-financing.		

Continuation of Table 1.

Study Title	Purpose	Sample and Sampling	Methodology
Thompson et al (2019).	The purpose of this study is to examine school-level funding between systems. The focus is on private funding in public schools, examining the relationship between private funding and ICSEA	(651) schools in Australia.	The descriptive method
Gap	Our current study differs from Thompson's study because it specifically addresses private school self-financing, unlike Thompson's study, which focused on comparing public and private schools. In addition, Thompson's study presented a series of analyses that documented the funding arrangements of Australian schools; unlike our study, it did not analyse schools in Jordan's regions. Finally, that study focused on comparing schools in different Australian states in terms of their self-funding. Our current study, on the other hand, was limited to examining the reality of self-financing in private schools in Jordan.		
Al-Hareth (2019) A proposed strategy to achieve the autonomy of secondary schools as one of the principles of the application of governance.	To identify the requirements for obtaining autonomy for secondary schools in Abha from the perspective of school principals and develop a proposed strategy for implementing autonomy access for secondary school	(65) directors of secondary schools	The descriptive method
Gap	Our current study differs from Alwazra's study because it specifically addresses the issue of self-financing of private schools, unlike Alwazra's study, which focused only on government schools. On the other hand, Alwazra's study was limited to identifying the barriers to self-financing, whereas our current study aims to develop appropriate solutions to these barriers.		
Okigbo and Sunday. (2020). Alternative sources of financing secondary education in Enugu state. International journal of management, social sciences, peace and conflict studies.	To examine the alternative sources of financing for secondary education in Enugu State	(314) principals and the (8598) teachers	The descriptive survey method
Gap	Our current study differs from Okigbo and Sunday's because our study specifically addresses the issue of self-financing of private schools, unlike Okigbo and Sunday's study, which focused on public secondary schools. On the other hand, Okigbo and Sunday's study was limited to identifying the barriers to self-financing, unlike our current study which aims to develop appropriate solutions to these barriers.		

Continuation of Table 1.

Study Title	Purpose	Sample and Sampling	Methodology
Rowe and Perry (2020). Private financing in urban public schools: Inequalities in a stratified education marketplace. The Australian Educational Researcher.	To investigate parental involvement by examining voluntary parental contributions to public secondary schools in Australia and how these contributions are structured according to the socioeconomic status of the school	(150) public schools	Census data over a four-years period
Gap	This study is limited to examine the reality of self-financing in public schools in Australia, while our current study deals with the reality of self-financing sources of private schools in Jordan. On the other hand, this study agrees with our current study in the importance of developing solutions and strategies to improve the idea of self-financing.		
Alazmi and Al-Kubaisi (2020). School principals' perceptions on the diversification of school financing sources: A study using Delphi method.	The purpose of this study is to determine the views of public school principals in Kuwait on the importance of diversifying school funding sources, the actual actions taken to increase school funding sources, and the difficulties in increasing school funding sources	25) distinguished school	The Delphi method
Gap	This study addressed the skills school principals use in generating internal revenue to manage public schools. This study targeted public schools in Kuwait, in contrast to our current study, which targeted private schools in Jordan. That study used the Delphi method, which is different from our methodology. Our current study focused on the procedural steps school principals must take to increase and diversify self-financing sources in private schools in Jordan. However, the goal of this study was to find out how public school principals in Kuwait perceive the importance of diversifying funding sources for their schools.		

3 Methodology and procedures

3.1 Study Design

The Mixed-Method: qualitative-quantitative was used as a general approach for the study. Table 2 shows the methodology used to achieve the objectives of the detailed study.

Table 2. The study Methodology according to research questions.

Qualitative approach	Quantitative approach		
A semi-structured interview with shareholders is used to determine the self-financing sources of private schools from their perspective.	Correlational design		Descriptive design
	It is used to determine the procedural steps of school administration to increase and diversify the sources of school self-financing.	It is used to identify the challenges school principals face in increasing and diversifying sources of school self-financing.	It is used to calculate the expectation equation for the role of procedural steps taken to increase the school's sources of self-financing in reducing the challenges that prevent its diversification.

3.2 Population

All principals and shareholders of private schools in Amman, as the number of schools reached (735) schools with (735) principals and the number of shareholders within the study community reached (150) people.

3.3 Participation

The study was conducted on a sample consisting of (250) principals of private schools in Amman and (50) individuals from among the shareholders, as the sample constituted (32%) of the population of principals and (33%) of the population of shareholders. Convenience sampling method was used to select the sample members.

3.4 Study Instruments

Two data collection instruments were used to achieve the objectives of the study:

First, the semi-structured individual interview: This was a semi-structured individual interview with members of the study sample of school shareholders to explore the sources of self-financing of private schools, and consisted of direct and open-ended questions within specific domains. These domains formed the general axes of school self-financing sources identified in previous studies.

Second, the questionnaire: Identifying procedural steps and barriers to school self-financing: this was a five-scale questionnaire with two axes. The first axis concerned the procedural steps taken by school principals to increase and diversify school self-financing sources. The second axis was used to observe the barriers school principals face that limit their ability to increase and diversify school self-financing sources. The paragraphs for each axis were determined using previous studies and a focus group consisting of five school principals who have more than ten years of administrative experience. Questionnaire respondent data answered the second, third, and fourth questions of the current study.

3.5 Validity and Reliability of Study Instruments

3.5.1 Validity and reliability of the qualitative instrument (semi-structured individual interview)

- The validity of the instrument was tested by presenting it to experts in educational economics and recording their observations and adjusting them accordingly.
- It was submitted to a panel of language, measurement, and evaluation experts to ensure the integrity of the language and the appropriateness of the questions for the purpose they were trying to measure.
- It was applied to ten shareholders outside the sample members to collect their responses, ask them if the questions were understandable, and assess whether their responses were consistent with the intended purpose.

Reliability of the qualitative instrument (semi-structured one-on-one interview): Stability was checked by re-applying the instrument to the ten shareholders who were interviewed for the first time, at least one week apart, to check the compatibility of responses between the first and second.

3.5.2 Validity and reliability of the quantitative instrument (the questionnaire)

The validity of the questionnaire was tested by presenting it to a group of experts in the field of economics of education and adjusting it according to their observations. The questionnaire was also applied to an exploratory sample consisting of several school principals outside the sample members. Their responses were then collected to determine the correlation coefficients for each axis and its paragraphs (internal validity), as well as the correlation coefficients of the axes and the overall instrument (construct validity).

Reliability of the quantitative instrument (questionnaire): Reliability was calculated using the Cronbach's alpha coefficient obtained from the pilot study participants' responses. It was verified by Cronbach's alpha to measure internal consistency. Table (3) shows the correlation coefficient and Cronbach's alpha of the instrument. The table shows that the instrument is reliable and valid.

Table 3. Correlation Coefficient and Cronbach's Alpha of self-financing sources instrument.

Instrument Domain	Validity		Reliability
	Pearson Correlation	Sig	Cronbach's Alpha
The school principals' procedural steps to increasing and diversifying the schools' sources of self-financing.	0.82	0.000*	0.91
The challenges facing school principals that prevent increasing and diversifying school self-financing sources	0.77	0.001*	0.81
Overall	-----	-----	0.86

3.6 Data Analysis (Processing Data)

- Pearson correlation coefficients were calculated to calculate the internal and structural validity of the questionnaire
- Cronbach's alpha coefficient was calculated to determine the reliability of the questionnaire.
- Content analysis was used to verify the self-financing sources of the schools.
- Frequencies, percentages, means, and standard deviations were calculated to identify procedural steps to increase schools' sources of self-financing and to examine barriers to their diversification.

– Correlation coefficients and regression (expectation equations) were calculated to measure the relationship and their significance between the procedural steps and their role in reducing barriers to school self-financing.

3.6.1 The Criteria for prioritizing the in-demand self-financing sources of Jordanian private schools

The relative importance of each source within each order (1-18) was determined

$$\text{Relative importance of source}(x) \text{ in ranking order } (y) = \frac{\text{the number of recipients who ranked source } (x) \text{ in ranking order } (y)}{\text{the total number of recipients}(50)} \tag{1}$$

Rank (y) is the variable that values (1-17).

– The source that has a higher relative importance in the ranking being compiled receives that ranking.

– If more than one source within a given rank has the same relative importance, we determine the source that receives the rank according to the higher relative importance of the competing source in the previous hierarchies of the order to be established and in ascending order (starting with the first and then the second until the specific order).

Example: If two of the sources in rank three had the same relative importance, the researcher examined the relative importance for those two sources in ranks one and two. The source that had a higher relative importance in the previous ranks was placed at the current rank, in this case rank 3.

4 Results

This chapter contains the findings related to the answers to the questions of this study, which aims to investigate the sources of self-financing in private schools in Jordan.

4.1 The finding of the self-financing sources at Jordanian private schools from their shareholders’ perspectives

Based on the results of the interviews with 30 shareholders, the content of the interviews was analysed and the sources of self-financing that private schools could use to increase their revenues were examined, categorised and ranked using the IN -Vivo software.

Table 4. The relative importance of self-financing sources in each rank.

Self-Financing Sources	Ran k1	Ran k2	Ra nk3	Ra nk4	Ra nk5	Ra nk6	Ra nk7	Ra nk8	Ra nk9	Ran k10	Ran k11	Ran k12	Ran k13	Ran k14	Ran k15	Ran k16	Ran k17
School books	0%	0%	0%	3%	7%	17%	10%	27%	3%	13%	17%	0%	0%	3%	0%	0%	0%
School uniform	3%	0%	0%	10%	7%	3%	10%	13%	30%	13%	3%	3%	0%	3%	0%	0%	0%

Continuation of Table 4.

Self-Financing Sources	Rank1	Rank2	Rank3	Rank4	Rank5	Rank6	Rank7	Rank8	Rank9	Rank10	Rank11	Rank12	Rank13	Rank14	Rank15	Rank16	Rank17
Graduation fee and yearbook	3%	0%	7%	37%	30%	7%	7%	7%	0%	0%	0%	0%	0%	3%	0%	0%	0%
Academic enhancement programs for students	0%	17%	10%	13%	27%	17%	7%	7%	0%	0%	0%	0%	3%	0%	0%	0%	0%
Development courses and workshops for Teachers and parents	0%	0%	3%	20%	23%	17%	20%	10%	3%	0%	0%	0%	0%	0%	0%	0%	0%
School fees	53%	37%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Exhibitions and bazaars	0%	0%	3%	20%	3%	13%	13%	30%	7%	0%	3%	3%	3%	0%	0%	0%	0%
Open days	0%	0%	0%	0%	17%	0%	13%	30%	20%	13%	0%	0%	7%	0%	0%	0%	0%
School canteen	0%	0%	0%	33%	20%	17%	17%	10%	3%	0%	0%	0%	0%	0%	0%	0%	0%
School transportation	3%	0%	10%	17%	30%	7%	23%	0%	3%	3%	0%	0%	3%	0%	0%	0%	0%
School recreational facilities (theatre, playgrounds, swimming pools, school infrastructure)	0%	0%	0%	0%	3%	7%	3%	30%	17%	17%	10%	7%	3%	3%	0%	0%	0%
School sponsored events for other parties	0%	0%	0%	0%	0%	3%	0%	13%	27%	17%	17%	13%	7%	3%	0%	0%	0%
School trips	0%	0%	0%	0%	3%	0%	3%	7%	3%	23%	17%	20%	13%	10%	0%	0%	0%
Sponsors	0%	0%	0%	0%	0%	0%	3%	7%	7%	10%	10%	13%	13%	37%	0%	0%	0%

Continuation of Table 4.

Self-Financing Sources	Rank1	Rank2	Rank3	Rank4	Rank5	Rank6	Rank7	Rank8	Rank9	Rank10	Rank11	Rank12	Rank13	Rank14	Rank15	Rank16	Rank17
Summer and winter camps	0%	0%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Support from international organizations	0%	0%	0%	0%	0%	0%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Social partnership	0%	0%	0%	0%	0%	0%	3%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Table No. (4) shows that (School fees) ranks first in relative importance as a source of self-financing in private schools from the shareholders' perspective. In contrast, the following sources rank second to tenth: "Academic enhancement programs for students," "School transportation," "Graduation fee and yearbook," "Development courses and workshops for teachers and parents," "School canteen," "Exhibitions and bazaars," "Open days," "School uniforms," and "School trips."

The sources "School-sponsored events for other parties," "Sponsors," " School recreational facilities (theatre, playgrounds, swimming pools, school infrastructure)," and "School books" rank 11th through 14th, while the sources "Summer and winter camps," "Support from international organizations," and "Social partnership," rank last in terms of relative importance.

Table (5) shows the general areas of self-financing sources according to the qualitative analysis of the shareholders' interviews:

Table 5. The in-demand self-financing sources according to their domains.

Self-Financing Sources	Rank	Domains
School fees	1	Extracurricular Activities
Academic enhancement programs for students	2	Academic Services
School transportation	3	Extracurricular Activities
Graduation fee and yearbook	4	Extracurricular Activities
Development courses and workshops for teachers and parents	5	Academic Services
School canteen	6	Extracurricular Activities
Exhibitions and bazaars	7	Extracurricular Activities
Open days	8	Extracurricular Activities
School uniform	9	Extracurricular Activities
School trips	10	Extracurricular Activities
School sponsored events for other parties	11	Extracurricular Activities
Sponsors	12	Extracurricular Activities
School recreational facilities (theatre, playgrounds, swimming pools, school infrastructure)	13	Extracurricular Activities
School books	14	Academic Services
Social partnership	15	Extracurricular Activities
Support from international organizations	16	Extracurricular Activities
Summer and winter camps	17	Extracurricular Activities

Table No. (5) shows that the self-financing sources of private schools were focused in two domains: "Academic Services" and "Extracurricular Activities". The number of self-financing sources in academic services reached three sources: "Academic enhancement programs for

students", "Development courses and workshops for teachers and parents" and "School books", accounting for 18% of the total number of self-financing sources. "Extracurricular Activities" included 14 self-financing sources with a percentage of 82%, and the self-financing sources in this domain were: School fees, School transportation, Graduation fee and yearbook, School canteen, Exhibitions and bazaars, Open days, School uniform, School trips, School sponsored events for other parties, Sponsors, School recreational facilities, Social partnership, Support from international organizations, Summer and winter camps.

The table also shows a variation in the relative importance of the sources within each domain. It appears that the sources belonging to the academic services domain are ranked (2, 5, 14), while the order of sources for the extracurricular activities domain is (1, 3-4, 6-13, 15-17).

4.2 The finding of the actual procedural steps that the school principals must take to increase and diversify sources of self-financing in private schools

Table 6. Means and SD of actual procedural steps for school principals.

Actual procedure	N	Mean*	Std. Deviation	Effectiveness degree	Rank
[Organizing exhibitions, bazaars, and open days, and benefiting from them in marketing and selling products to students and teachers]	250	3.90	.85611	Agree	3
[Improving the food services provided in the school canteen to increase its sales]	250	3.85	1.29909	Agree	4
[Launching marketing campaigns to rent school recreational facilities (theatre, playgrounds, swimming pools)]	250	3.92	1.00112	Agree	2
[Providing additional paid academic services for students (notes, question banks, photocopying, etc.)]	250	3.95	1.01282	Agree	1
[Holding strong paid academic programs after school hours by teachers within the school.]	250	3.76	1.02890	Agree	5
[Implementation of entertainment events (concerts, student performances) at preferential prices on official national and public educational occasions]	250	3.70	1.08384	Agree	7
[Organizing field trips]	250	3.72	1.14919	Agree	6
[Benefiting from the academic capabilities of teachers in providing paid developmental training programs to the local community in several awareness technical aspects]	250	3.69	1.00458	Agree	8
[Providing paid training programs and workshops with accredited certificates for school teachers]	250	3.67	1.04344	Agree	9
[Attracting sponsors and urging them to support and donate by naming some of the school's facilities, classrooms or laboratories with their companies' names or their names]	250	3.03	1.04416	Neutral	10
[Inviting the telecommunication companies to host a business incubator inside the school for student projects, connecting them with donors, and marketing them]	250	2.44	1.10888	disagree	11
Procedural steps	250	3.60	.72949	Agree	

*(1-1.80: Strongly disagree, 1.81-2.60: Disagree, 2.61-3.40: Neutral, 3.41-4.20: Agree, 4.21-5: Strongly agree)

Table No. (6) shows that the mean of the private school principals' responses to the executive procedures that would increase and diversify the sources of self-financing in their schools was (3.60), indicating an agreement of (81.8%) that these procedures are likely to increase the sources of self-financing. The table also shows that the best executive procedure

that would lead to an increase in self-financing is "Providing additional paid academic services for students, such as notes, question banks, and photocopying," with a mean of (3.95). At the same time, principals agreed that the executive procedure "Inviting the telecommunication companies to host a business incubator inside the school for student projects, connecting them with donors, and marketing them" does not help increase and diversify sources of self-financing in private schools. In contrast, principals took a neutral stance toward the executive action of "Attracting sponsors and urging them to support and donate by naming some of the school's facilities, classrooms, or laboratories with their companies' names or their names".

4.3 The finding of the challenges faced by private school principals that would limit the increase and diversification of school self-financing sources

Table 7. Obstacles to diversifying and increasing self-financing sources.

The challenges	N	Mean*	Std. Deviation	Effectiveness degree	Rank
[The school administration lacks the authority to determine the value of paid services that can be provided to the local community]	250	3.84	.83333	Agree	5
[The school administration is subject to legal accountability by the concerned authorities regarding the sources of self-financing if obtained by self-effort]	250	3.32	1.07247	Neutral	10
[Weak community awareness among parents and supporters who are able to provide support to the school]	250	3.80	.98706	Agree	8
[Limited purchasing power of local community members in light of emergency crises such as the Corona pandemic]	250	3.87	.90213	Agree	1
[Limited powers of the school administration in making decisions related to the establishment of new services that generate additional income]	250	3.87	.90493	Agree	2
[It is difficult for the school to obtain the necessary licenses to make optimal use of its available resources]	250	2.66	1.01352	Neutral	11
[The school lacks an infrastructure that can be monetized]	250	3.33	1.06538	Neutral	9
[Deficiencies in maintenance and repair work in the school]	250	3.81	.99429	Agree	7
[Low enthusiasm of the academic-administrative staff to support the idea of self-financing]	250	3.85	.98487	Agree	4
[The personal skills of the school principal are limited in his ability to market and increase self-financing sources according]	250	3.87	1.03094	Agree	3
[The geographical location of the school and its distance from lively sites]	250	3.82	.98636	Agree	6
Challenges and Obstacles to Increasing Self-Finance Sources	250	3.64	.75476	Agree	

* (1-1.80: Strongly disagree, 1.81-2.60: Disagree, 2.61-3.40: Neutral, 3.41-4.20: Agree, 4.21-5: Strongly agree)

Table No. (7) shows that the mean of the responses of private school principals to the challenges that would limit the sources of self-financing was (3.64). This represents an agreement of (72.7%) that these challenges would limit the increase and diversification of self-financing sources in their schools and stand in the way of activating these sources. The table also shows that the greatest challenge that would affect sources of self-financing is " Limited purchasing power of local community members in light of emergency crises such as the Corona pandemic" with an arithmetic mean (3.87), while principals agreed that "It is difficult for the

school to obtain the necessary licenses to make optimal use of its available resources" is the least challenge that would affect and limit increasing sources of self-financing and they took a neutral stance toward this challenge. School principals also took a neutral stance on the challenges of "The school administration is subject to legal accountability by the concerned authorities regarding the sources of self-financing if obtained by self-effort" and "The school lacks an infrastructure that can be monetized" and considered these to be challenges that limit diversification of sources of self-financing.

4.4 The finding of the role of the school principals' actual procedural steps to increase and diversify school self-financing in reducing the challenges they face

4.4.1 The finding of the effect of actual procedural on reducing the challenges

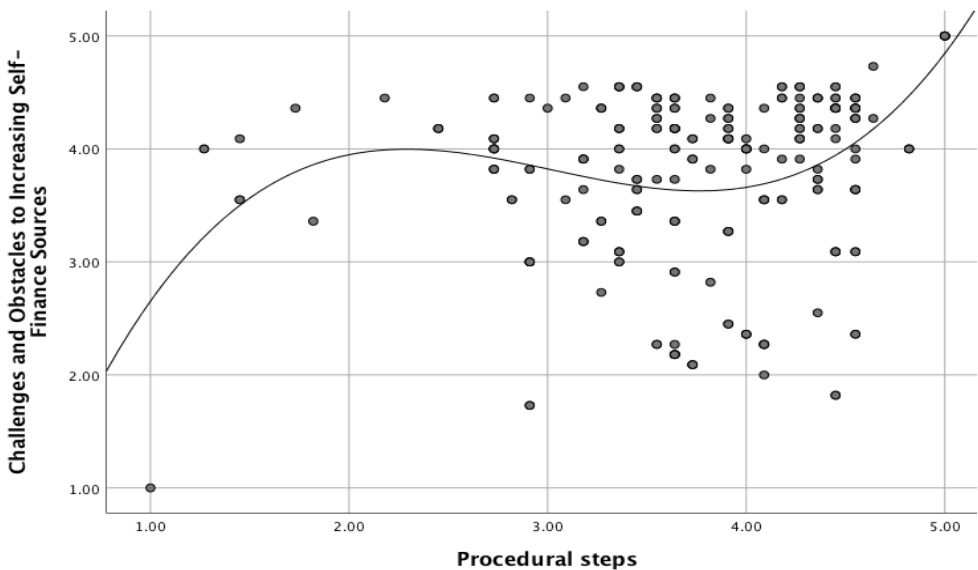


Fig. 2. The scatter shape of the relation between actual procedural steps and the challenges.

From the figure No. (2), it can be seen that the relationship between the means of the responses of the principals to the overall executive procedures and the challenges is not linear, because the best relationship that represents the significant relationship between the two variables is the (cubic relationship). Tables No. (8-9) below show a significant regression model and the values of (ANOVA).

Table 8. R Square of the regression model of actual procedural-challenges.

Model Summary			
R	R ²	Adjusted R Square	Std. Error of the Estimate
-0.726	0.527	0.502	0.718
The independent variable is actual procedural.			

Table 9. The significant effect of actual procedural on reducing the challenges.

Anova					
	Sum of Squares	df	Mean Square	F	Sig.
Regression	15.104	3	5.035	9.772	.000
Residual	126.744	246	.515		
Total	141.848	249			

From Table No. (8) it can be seen that the value of the correlation $R = -0.726$ and its value ($R^2 = 0.527$), and from the regression model in Table No. (9) it can be seen that the estimated correlation between the executive procedures and the challenges is a statistically significant inverse correlation, which means that as the principals' belief that the executive procedures increase the financing sources increases, their belief in the ability of the challenges to limit the diversification of these sources decreases. The value of $F = 9.772$ with a significance level of 0.00 indicates a statistically significant impact of executive procedures on reducing challenges for principals. The prediction equation for this model is presented in Table No. (10).

Table 10. The predicted equation of challenges based on Overall Procedural.

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Procedural steps	5.970	1.535	5.770	3.889	.000
Procedural steps ** 2	-2.096	.510	-13.882	-4.109	.000
Procedural steps ** 3	.231	.053	8.447	4.318	.000
(Constant)	-1.452	1.444		-1.005	.002

Table 10 shows that the equation for the prediction of challenges according to the executive procedures is as shown in equation No. (1)

$$CH = 0.231 (P)^3 - 2.096 (P)^2 + 5.970 (P) - 1.452 \tag{2}$$

CH: The extent to which school principals are convinced of the role of challenges they face in limiting growth and diversifying sources of self-financing. (Predicted Variable).

P: The extent to which school principals are convinced about the role of executive procedures they take in increasing and diversifying sources of self-financing. (Known Variable).

Example: If a school district's survey shows that principals "strongly disagree" that the executive procedure would increase self-financing sources (1.2 out of 5). Accordingly, provide your predicted recommendations regarding their future opinions and beliefs about the impact of the challenges they will face in limiting the increase in self-financing sources.

$P = 1.2$ (Strongly Disagree)

$$CH = 0.231 (1.2)^3 - 2.096 (1.2)^2 + 5.970 (1.2) - 1.452$$

$CH = 3.09$ (Neutral)

Principals who strongly believe that executive procedures are completely incapable of increasing and diversifying sources of self-financing will be neutral about the extent to which the challenges they face may limit increasing those sources.

4.4.2: The finding of the effect of actual procedural steps (components) on reducing the challenges

Table 11. R Square of the regression model of actual procedural components -Challenges.

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	-.503 ^a	0.253	0.218	0.66733

Table 12. The significant effect of procedural components on reducing the challenges.

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	35.859	11	3.260	7.320	.000 ^b
Residual	105.988	238	.445		
Total	141.848	249			

Table 13. The predicted equation of challenges based on procedural components Coefficients.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
1 (Constant)	2.959	.239		12.386	.000			
[Organizing exhibitions, bazaars, and open days, and benefiting from them in marketing and selling products to students and teachers]	.124	.063	.140	1.950	.052	.141	.125	.109
[Improving the food services provided in the school canteen to increase its sales]	.007	.042	.012	.167	.867	.028	.011	.009
[Launching marketing campaigns to rent school recreational facilities (theatre, playgrounds, swimming pools)]	.074	.061	.099	1.226	.221	.032	.079	.069
[Providing additional paid academic services for students (notes, question banks, photocopying, etc.)]	-.223	.062	-.300	-3.602	.000	-.100	-.227	-.202
[Holding strong paid academic programs after school hours by teachers within the school.]	.042	.055	.057	.755	.451	.097	.049	.042
[Implementation of entertainment events (concerts, student performances) at preferential prices on official national and public educational occasions]	.033	.056	.047	.578	.564	.122	.037	.032
[Organizing field trips]	-.095	.051	-.145	-1.863	.064	.056	-.120	-.104
[Benefiting from the academic capabilities of teachers in providing paid developmental training programs to the local community in several awareness technical aspects]	-.135	.064	-.179	-2.105	.036	.118	-.135	-.118
[Providing paid training programs and workshops with accredited certificates for school teachers]	.067	.065	.092	1.025	.306	.151	.066	.057
[Attracting sponsors and urging them to support and donate by naming some of the school's facilities, classrooms or laboratories with their companies' names or their names]	.358	.060	.495	5.928	.000	.416	.359	.332

Continuation of Table 13.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
[Inviting the telecommunication companies to host a business incubator inside the school for student projects, connecting them with donors, and marketing them]	-.007	.056	-.010	-.125	.901	.219	-.008	-.007

Table No. (11) shows that there is a statistically negative correlation between the paragraphs of executive procedures and the general mean responses of school principals to the challenges they face, with a value of (R = -0.503) and a value of (Rsquare = 0.253). Table No. (12) shows that the correlation is statistically significant, with a value (F = 7.320) and Sig=0.000).

Table No. (13) shows that the significant correlation existed only in three components of the executive procedures, namely (Providing additional paid academic services to students such as notes, question banks and photocopying) and (Benefiting from the academic capabilities of teachers in providing paid developmental training programs to the local community in several awareness technical aspects) and (Attracting sponsors and urging them to support and donate by naming some of the school's facilities, classrooms or laboratories with their companies' names or their names). This means that the equation for predicting challenges according to operational procedures is as shown in equation no. (2)

$$CH: - 0.223 (P1) - 0.135 (P2) + 0.358 (P3) + 2.96 \tag{3}$$

P1: Providing additional paid academic services for students (notes, question banks, photocopying, etc.)

P2: Benefiting from the academic capabilities of teachers in providing paid developmental training programs to the local community in several awareness technical aspects.

P3: Attracting sponsors and urging them to support and donate by naming some of the school's facilities, classrooms or laboratories with their companies' names or their names.

Example: If in a school district, principals evaluate the following executive procedures that would increase sources of self-funding in private schools as follows:

Table 14. The degree of conviction of school principals in the region

The degree of conviction of school principals in the region	Executive procedure
3 (Neutral)	Providing additional paid academic services for students (notes, question banks, photocopying, etc.)
1 (Strongly disagree)	Benefiting from the academic capabilities of teachers in providing paid developmental training programs to the local community in several awareness technical aspects.
5 (Strongly agree)	Attracting sponsors and urging them to support and donate by naming some of the school's facilities, classrooms or laboratories with their companies' names or their names.

Provide your predicted recommendations regarding their future opinions on the impact of the challenges they will face in limiting the growth and diversification of self-financing sources:

$$P1 = 3, P2 = 1, P3 = 5$$

$$CH = -0.223 (3) - 0.135 (1) + 0.358 (5) + 2.96 = 3.95 \text{ (Agree)}$$

Principals who have an unbiased belief regarding the procedure (Providing additional paid academic services for students (notes, question banks, photocopying, etc.) and are not fully convinced with the procedure (Benefiting from the academic capabilities of teachers in providing paid developmental training programs to the local community in several awareness technical aspects.) and are fully convinced of the procedure (Attracting sponsors and urging them to support and donate by naming some of the school's facilities, classrooms, or laboratories with their companies' names or their names.) will have the conviction and agreement that the challenges they face will have an impact on limiting the increase and diversification of self-financing sources.

5 Discussion

This chapter discusses the findings of the study that aimed to identify the sources of self-financing in Jordanian private schools from the perspective of shareholders, the challenges that would limit the increase and diversification of the schools' sources of self-financing, and the actual procedural steps that school principals need to take to increase and diversify these sources in private schools. In addition, this chapter aims to evaluate and examine the results in light of previous studies relevant to the findings. It compares and contrasts the current findings with those of previous studies as follows:

5.1 The conclusion of in-demand self-financing sources at Jordanian private schools

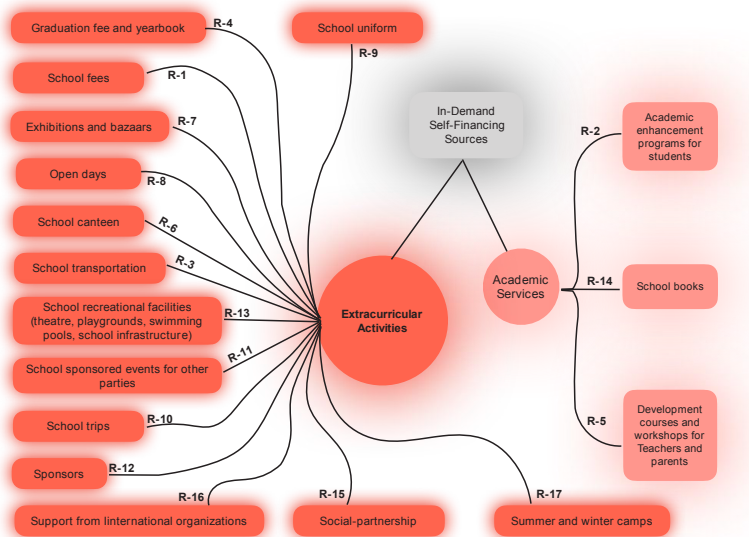


Fig. 3. The in-demand self- financing sources at Jordanian private schools.

As shown in Figure (3), private schools' sources of self-financing were focused in two domains: "Academic Services" and "Extracurricular Activities." The reason for dividing these self-financing sources into two domains is that most of the self-financing sources of private schools in Jordan are either directly related to the curriculum or are unsystematic financing sources that are not directly related to the curriculum and learning environment.

The number of self-financing sources in academic services reached three sources: "Academic enhancement programs for students", "Development courses and workshops for teachers and parents," and "School books," with a percentage of 18% of the total number of self-financing sources. "Extracurricular activities" included 14 self-financing sources with a percentage of 82%, and the self-financing sources in this domain were: School fees, School transportation, Graduation fee and yearbook, School canteen, Exhibitions and bazaars, Open days, School uniform, School trips, School sponsored events for other parties, Sponsors, School recreational facilities, Social partnership, Support from international organizations, Summer and winter camps.

From the analysis of the current financing system, it is clear that the schools' fees source ranks first in relative importance as a source of self-financing for private schools from the perspective of shareholders, followed by academic enhancement programs for students and school transportation. The reason for this finding is that school fees and school transportation are routine sources of income that are earned repeatedly each year or month without any additional effort or work that requires a higher payment for improvements and developments. These results are at odds with Okigbo and Sunday (2020) Rowe and Perry (2020). This result is consistent with Thompson et al. (2019), Adel Suleiman (2016), and Watima (2013).

Moreover, academic enhancement programs are the second most important source of self-financing in private schools in Jordan. The reason for this result is the high competitiveness of students and their desire to do whatever it takes to succeed, as well as their desire to increase their educational attainment that will qualify them to enter the disciplines they desire. These results are in contradiction with Okigbo and Sunday (2020), Rowe and Perry (2020), while in agreement with Adel Suleiman (2016).

In last place in terms of relative importance were: Summer and winter camps, Support from international organizations, Social partnership, and School books. The reason for these results is that the data for this study were collected after the COVID-19 pandemic, with some restrictions that prevented schools from holding camps outside the school environment. In addition, countries' economies were significantly impacted by the COVID-19 pandemic, which in turn affected international organizations and community partnerships in providing needed assistance and financing to schools. These findings are at odds with Rowe and Perry (2020), Al-Hareth (2019), and Alwazra (2019). On the other hand, these results are consistent with Adel Suleiman (2016) and Watima (2013).

5.2 The conclusion of the actual procedural steps that the school principals must take to increase and diversify the sources of self-financing in private schools

According to the analysis, the best executive procedure that would lead to an increase in self-financing is "Providing additional paid academic services for students, such as notes, question banks, and photocopying", followed by "Launching marketing campaigns to rent school recreational facilities (theatre, playgrounds, swimming pools)" and "Organizing exhibitions, bazaars, and open days, and benefiting from them in marketing and selling products to students and teachers."

The reason for this finding is that the best way to meet the diverse needs of learners is to present the content of the curriculum in a variety of ways, especially since the process of learning and teaching is the real goal that students want to achieve. Therefore, focusing on additional student services would attract students and effectively integrate them into the school environment, resulting in an increase in school financing. In addition, renting school facilities is an appropriate option to increase school self-financing, especially since private school districts in Amman are located in key locations and rental rates are relatively high compared to the rest of the Jordanian governorates. Consequently, leasing school facilities such as playgrounds, theaters, and swimming pools can be an effective source of self-financing for schools. These results are not consistent with Watima (2013). Our results are consistent with Nyeh (2019) and Adel Suleiman (2016).

"Inviting the telecommunication companies to host a business incubator inside the school for student projects, connecting them with donors, and marketing them" is among the measures that do not contribute to increasing and diversifying sources of self-financing in private schools. In contrast, principals took a neutral stance toward the executive procedure of "Attracting sponsors and urging them to support and donate by naming some of the school's facilities, classrooms, or laboratories with their companies' names or their names." Perhaps the low percentage of this approach is due to the fact that schools' capabilities are small and do not allow them to set up projects within the school, or that school principals are not aware of their role and the role of their schools in attracting projects from telecommunication companies and sponsors, thus causing schools to lose an important source of financing.

5.3. The conclusion of the challenges facing private school principals that would limit the increase and diversification of school self-financing sources

Our findings indicated that the greatest challenge that would disrupt sources of self-financing was the "Limited purchasing power of local community members in light of emergency crises such as the Corona pandemic," followed by the "Limited powers of the school administration in making decisions related to the establishment of new services that generate additional income" and the "The personal skills of the school principal are limited in his ability to market and increase self-financing sources"

These results can be attributed to the changes the world went through as a result of the COVID -19 pandemic, which directly affected the world economy, which in turn affected Jordan's economy. As a result, the purchasing power of the local population has dropped drastically. Evidence of this is that private schools experienced difficulties during this period, including the transfer of students from private schools to government schools as a result of the impact of the Corona pandemic. These results are congruent with Alam & Tiwari (2021), Baker (2020).

In addition, the administration's decision-making skills and ability to market and attract projects are important factors in attracting new financing sources. If school administrators are unable to market themselves and attract projects that increase school income, school financing sources will be limited. Consequently, poor management is a major challenge that hinders self-financing sources. These findings are consistent with Rowe and Perry (2020), Adel Suleiman (2016), and Thompson et al. (2019).

"It is difficult for the school to obtain the necessary licenses to make optimal use of its available resources" was the least of the challenges that would affect and limit the increase in self-financing sources, and they took a neutral stance toward this challenge. School principals also took a neutral stance on the challenges of "The school administration is subject to legal accountability by the concerned authorities regarding the sources of self-financing if obtained by self-effort" and "The school lacks an infrastructure that can be monetized" and considered these as challenges that limit the diversification of sources of self-financing. These results can be attributed to the fact that the government provides facilitation to private schools in terms of the necessary licenses to effectively use their resources and ensure higher financing.

5.4. The conclusion of the role of the school principals' actual procedural steps to increase and diversify school self-financing in reducing the challenges they face

Results showed that there was a statistically significant negative correlation (at $\alpha=0.05$) between principals' belief in executive procedures and belief in the ability of challenges to limit source diversification. To illustrate, principals' belief that executive procedures increase sources of self-financing increases and their belief in the ability of challenges to limit diversification of those sources decreases. The researcher attributes these findings to the fact that executive procedures would diversify the school's sources of self-financing. As a result, school self-financing increases and the belief in the ability of challenges to limit diversification of these sources decreases. Moreover, school principals who strongly believe that executive procedures are completely incapable of increasing and diversifying sources of self-financing will be neutral about the extent to which the challenges they face can limit the increase in those sources. This result is congruent with Alwazra (2019), Al-Jerawi (2015), and Naicker et al. (2020).

In addition, our findings showed that significant correlation existed only in three components of the executive procedures, namely (Providing additional paid academic services to students such as notes, question banks and photocopying) and (Benefiting from the academic capabilities of teachers in providing paid developmental training programs to the local community in several awareness technical aspects) and (Attracting sponsors and urging them to support and donate by naming some of the school's facilities, classrooms or laboratories with their companies' names or their names). We find that the three components are related to the educational system (in the classroom) and the preparation of students. This result is due to the school administration's interest in preparing students and providing educational workshops and paid lectures, as these increase the school's self-financing and reduce challenges.

6 Recommendations

Considering the findings of this study and taking into account its uniqueness in this field, clear recommendations can be made:

- 1- Develop a strategic plan to diversify the sources of self-financing in schools so that private schools in Jordan can reduce their dependence on student fee financing, with the development of an appropriate procedural guide to assist school principals in implementing the strategic plan.
- 2- Giving school principals more authority and relaxing the centralization of decision making, which will give principals more leeway to make decisions related to diversifying self-financing sources.
- 3- Raising awareness among school principals of the importance of developing self-financing sources and providing them with the skills needed to do so by participating in appropriate training programs, as the results of the study indicated a lack of awareness of the importance of increasing schools' self-income.

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