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ADMINISTRATORS FINANCIAL MANAGEMENT PRACTICES AND PUBLIC SECONDARY SCHOOL EFFECTIVENESS IN CROSS RIVER STATE, NIGERIA

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ABSTRACT

This study examined administrators' financial management practices and public secondary school effectiveness in Cross River State. Specifically, it investigated the relationship between financial planning practices, financial accountability practices, and the effectiveness of public secondary schools. The study adopted a correlational research design. The population consisted of all 303 public secondary school principals in the state, and a census technique was used to include the entire population. Data were collected using an 18-item structured questionnaire titled "Administrators' Financial Management Practices and Secondary School Effectiveness Questionnaire (AFMPSSEQ)," which was designed on a four-point Likert scale. The instrument was validated by experts in measurement and evaluation, while reliability was established through a test-retest method, yielding coefficients of 0.75 and 0.79 using Cronbach Alpha, indicating acceptable internal consistency. Data were analyzed using scatter plot and Pearson Product Moment Correlation at 0.05 level of significance. The findings revealed that both financial planning and financial accountability practices have significant positive relationships with secondary school effectiveness. The study concluded that effective financial management practices by school administrators significantly enhance school effectiveness in terms of improved teaching and learning, administrative efficiency, and goal attainment. It was recommended that school administrators should adopt structured financial planning processes and strengthen accountability mechanisms to ensure efficient resource utilization and improved educational outcomes in public secondary schools.

Keywords: Administrators', Financial Management Practices, Financial Planning, Financial Accountability, Secondary School Effectiveness

Introduction

Globally, education is acknowledged as a key instrument for human, societal, and national development. In the Nigerian educational system, basic education comprises early childhood care education, primary education, and junior secondary education. Secondary education is designed to equip learners with the foundational knowledge, skills, values, and attitudes necessary for personal growth, lifelong learning, and effective participation in society (Nwoye et al., 2026; Bassey et al., 2026). Learners possess diverse abilities that, when identified and nurtured, can lead to self-actualization, which in turn contributes positively to societal development (Salami, 2021). These objectives align with Nigeria's national vision of producing responsible, well-rounded, and productive citizens.

Recognizing the importance of secondary education, the Federal Government of Nigeria emphasized that the broad aims of secondary education are preparation for useful living within society and preparation for higher education (FRN, 2013). The realization of these objectives, however, depends largely on the effectiveness of secondary schools and their administrative processes. According to Akpan et al. (2025), and Obona et al. (2025) effective educational administration is fundamental because it promotes the creation of learning environments that are responsive, inclusive, and capable of addressing the diverse needs of learners, including those with special educational needs as well as for attaining educational objectives.

Secondary school effectiveness in this study refers to the extent to which a school achieves its educational goals while promoting the overall development of students, including academic achievement, social development, and character formation. Boonla and Treputthara (2014) describe school effectiveness as the degree to which a school attains its intended goals in terms of outputs and outcomes. It also reflects the school's capacity to produce meaningful academic results, engage learners effectively, contribute to knowledge generation, and positively influence society. Similarly, Scheerens (2015) defines it as the extent to which a school achieves its objectives at a higher level of performance compared to other schools with similar resources.

Indicators of school effectiveness include high student academic performance, quality instructional practices, efficient use of resources, positive learner outcomes, a safe and supportive school environment, and strong community involvement. Akay and Aypay (2016) further note that effective schools consistently exceed expectations in both academic results and the personal and social development of learners. In addition, effective schools contribute significantly to human capital development (Babalola, 2019; Peterson, 2009). Overall, secondary school effectiveness reflects the ability of schools to deliver quality education, respond to learners' diverse needs, and contribute meaningfully to national and societal development while achieving institutional objectives. School effectiveness is important because it ensures that educational institutions achieve their goals and for meaningful societal contribution.

A well-structured educational system produces individuals who are capable of self-realization and personal growth, enabling them to contribute significantly to societal development. For this reason, governments, including Nigeria, provide education at various

levels, with secondary education playing a key role (Salami & Gbenu, 2021). Despite its importance, secondary school effectiveness in Nigeria is hindered by several challenges. Studies have shown that many public secondary schools are underperforming (Akeke, 2019; Akinola & Adebakin, 2016; Dahiru et al., 2017; Odigwe, 2019; Taiwo & James, 2015). In Nigeria, technical education at both secondary and post-secondary levels is intended to equip learners with practical skills for self-reliance and to reduce unemployment (Salami & Gbenu, 2021). However, poor resource management has contributed to low academic performance, rising unemployment, economic instability, moral decline, underemployment, poorly prepared graduates, and overdependence on developed nations (Babalola in Odigwe, 2019). It is also troubling that many schools continue to perform poorly due to inadequate leadership capacity among principals, leading to weak school administration and ineffective organizational practices (Obona et al., 2025).

The need for this study arises from the growing ineffectiveness observed in public secondary schools in Cross River State and the adverse effects this situation has on teaching and learning processes. Supervision of teachers is often inadequate, resulting in practices such as failure to prepare lesson notes, inconsistent teaching, and irregular marking and assessment of students' assignments. In addition, many schools experience poor maintenance of instructional facilities and learning resources. In an effort to improve standards, the government has implemented several interventions, including the establishment of additional schools, recruitment of more teachers to reduce the student–teacher ratio, and periodic retraining of teachers during long vacations to enhance their subject knowledge and pedagogical skills. Despite these measures, many secondary schools continue to record limited improvement in teaching effectiveness, learning outcomes, and facility management. These persistent challenges may partly explain the consistently poor academic performance of students. Given that financial resources significantly influence educational quality and stakeholders' perceptions of school performance, there is a need to examine the financial management practices of school administrators in public secondary schools in Cross River State.

In both formal and informal organizations, various resources are utilized to achieve set objectives. These resources include human capital, materials, finances, technology, time, and other inputs (Ezeh et al., 2025). Among these, financial resources are particularly critical due to their scarcity and high demand. Financial resources are fundamental to the effective functioning of educational systems globally, and their efficient management plays a key role in improving school effectiveness. Financial resource management involves the efficient and effective use of funds within an organization and is a core responsibility of educational administrators. Francisco (2018) explains that school financial management involves planning, organizing, directing, and controlling financial resources to achieve institutional goals. Similarly, Kirui, Wamukuru, and Fedha (2022) emphasize that school effectiveness can be influenced by the financial management practices of principals, who serve as key decision-makers in school administration. Bua and Adzongo, as cited in Raji (2023), further assert that financial management is central to organizational success, noting that poor

financial practices often hinder goal attainment. The primary purpose of financial management in schools is to generate funds and ensure their efficient and effective utilization in achieving educational objectives.

One of the key responsibilities of secondary school administrators is financial management. Financial management practices as used in this study refer to the methods and approaches used by school administrators to plan, allocate, monitor, and control financial resources to achieve educational goals and ensure smooth school operations. Obona et al. (2025) describes it as the systematic planning, allocation, and control of financial resources to ensure transparency, accountability, and efficient utilization of funds. These practices are essential for promoting accountability, maximizing resource utilization, and enhancing overall school effectiveness. The ability of principals to initiate and implement effective revenue generation practices is also crucial for improving school funding and institutional performance. Furthermore, inadequate financial management, according to Ironkwe et. (2024), often leads to problems such as misappropriation of funds, embezzlement, and diversion of resources for unintended purposes. Common financial management strategies in schools include revenue generation, resource allocation, auditing, cost control, and bookkeeping. However, this study specifically focuses on financial planning practice and financial accountability practice as key financial resource management strategies.

Literature review

Financial planning practice and school effectiveness

Finance is a key resource that determines performance of any organization. Effective financial management is crucial for the successful administration of schools, as issues like overspending or underspending can lead to fund misappropriation and mismanagement. Financial planning practice is the process of forecasting, organizing, and allocating resources to achieve organizational goals effectively. A financial planning strategy involves forecasting, organizing, and allocating resources to efficiently achieve institutional goals (Obona et al., 2025). Also, Ironkwe et al. (2024) mention that it helps in evaluating current financial positions, setting clear objectives, and developing strategies to meet those objectives. Similarly, Khan and Zada (2021) describe it as a systematic approach to managing finances to fulfill aspirations. In education, financial planning ensures that resources are utilized efficiently to support both short- and long-term goals, contributing to institutional growth and success. To enhance school effectiveness, administrators must adopt sound financial planning strategies to ensure that funds are allocated and utilized efficiently.

Financial managerial practices play a pivotal role in infrastructural and academic development of an educational institution. Obona et al. (2025) highlight the importance of financial planning in setting clear budgets, prioritizing expenditures, and aligning resources with educational goals. In a study, Wanjala et al. (2020) examined the relationship between principals' financial management practices and students' academic achievement in public secondary schools in Bungoma East Sub-County. The study found a strong

positive relationship between effective financial management and students' academic performance, indicating that schools with better-managed financial resources tend to record higher academic outcomes. Similarly, Ironkwe et al. (2024) investigated the relationship between financial management practices and principals' administrative effectiveness in secondary schools in Anambra State, Nigeria. The findings revealed a significant positive relationship between financial planning and administrative effectiveness, suggesting that sound financial practices enhance school leadership performance.

In another study, Odok et al. (2023) examined the relationship between financial management practices and institutional effectiveness in public secondary schools in the Ikom Education Zone of Cross River State. The study found that financial practices such as revenue generation and budgeting significantly influence institutional effectiveness by improving teaching and learning quality, staff development, and the availability of school infrastructure. Moreso, Obona et al. (2025) examined the relationship between administrators' financial management strategies and school system effectiveness. The study adopted a correlational research design. The population consisted of all 295 private secondary schools in Cross River State, and a census approach was employed to ensure comprehensive coverage. Data was collected using a validated questionnaire. The instrument's reliability was established through Cronbach's Alpha, yielding coefficients of .77 and .81. The findings revealed a statistically significant relationship between financial planning strategy, and school system effectiveness.

Financial accountability practice and school effectiveness

Financial accountability practices are essential for ensuring that financial resources within an organization are properly managed. They promote responsible resource utilization, enhance decision-making, and strengthen transparency. Through proper financial accountability, institutions can improve educational quality and overall performance by ensuring that funds are appropriately allocated and used. According to Obona et al. (2025), effective expenditure control promotes accountability, reduces waste, and optimizes resource use, which ultimately improve school system effectiveness. Key elements of financial accountability include transparent record-keeping, accurate financial reporting, and adherence to ethical and regulatory standards. In this regard, Nwosu and Ozioko (2020) emphasize that educational administrators have the responsibility to ensure transparency, ethical compliance, and proper documentation of financial transactions in schools to support educational development.

Financial accountability is therefore a critical factor in secondary school effectiveness because it supports prudent resource management, improves transparency, and facilitates informed decision-making, ultimately enhancing institutional performance and educational quality. Obona et al. (2025) opines that financial expenditure control strategy focuses on regulating and optimizing financial resource usage to align with budgets and institutional goals while minimizing inefficiencies and waste. Supporting this view, Nwosu and Ozioko (2020) found that public perception of

school effectiveness is strongly linked to the level of financial accountability in secondary schools in Nigeria. They further stressed the importance of maintaining transparent financial practices, accurate record-keeping, and proper documentation of school revenues and expenditures. In a related study, Koroye and Okuro (2024) also investigated the relationship between financial management strategies and effective administration in public secondary schools in Bayelsa State. Their findings showed that budgeting, expenditure control, revenue generation, resource allocation, transparency, and accountability are key strategies that contribute to effective school administration, with budgeting and expenditure control being particularly influential.

Similarly, Okere (2024) examined financial management strategies for effective administration of public secondary schools in Rivers State. The study revealed that effective budgeting and proper record-keeping significantly enhance school administration, thereby improving institutional effectiveness. In another study, Obona et al. (2025) investigated the relationship between administrators' financial management strategies and the effectiveness of the school system. The study employed a correlational research design and involved a population of 295 private secondary school administrators. Data were gathered through a validated questionnaire, while the reliability of the instrument was determined using Cronbach's Alpha, which produced coefficients of .77 and .81. The collected data were analyzed using Pearson Product-Moment Correlation with the aid of SPSS version 26 at the 0.05 level of significance. The findings revealed that administrators' financial management strategies had a significant relationship with the effectiveness of the secondary school system. Okon and Akpan (2011) examined financial control measures and administrative effectiveness of secondary school principals in Akwa Ibom State. The study found that many principals had not effectively implemented budgeting, budget execution, and internal auditing practices. However, it also established a significant relationship between financial control measures and administrative effectiveness, highlighting the importance of proper financial management in school leadership.

The literature review focused on the sub-variables of the main independent variable, namely financial planning practice and financial accountability practice, in relation to the dependent variable, secondary school effectiveness. The reviewed studies generally indicated significant relationships between these financial management practices and school effectiveness outcomes. However, several gaps were identified in the existing literature with respect to variables, geographical scope, and methodology. Most of the reviewed studies were conducted outside the current study area, Cross River State, limiting the contextual applicability of their findings. In addition, although the studies were related, many did not simultaneously examine the specific combination of financial planning and financial accountability as used in this study. Variations were also observed in research designs, instruments, and analytical procedures across the studies reviewed. In view of these gaps, the present study is considered necessary to examine the relationship between administrators' financial management practices and secondary school effectiveness in Cross River State, Nigeria. The study seeks to address the identified limitations,

contribute to existing knowledge, and provide context-specific empirical evidence relevant to the study area.

Statement of the Problem

An effective secondary school is characterized by proper instructional delivery, availability and maintenance of facilities, regular supervision, prudent utilization of resources, effective administration, improved students' academic performance, discipline among staff and students, and the achievement of educational goals. However, the situation in many public secondary schools in Cross River State appears to fall short of these expectations. Evidence from observations and public concerns suggests that several secondary schools continue to experience poor academic performance in both internal and external examinations, inadequate instructional materials, dilapidated school facilities, irregular supervision, poor maintenance culture, shortage of educational resources, and weak administrative coordination. In some schools, principals and administrators struggle to effectively manage available funds, while lack of accountability, and improper prioritization of school needs have continued to raise serious concern among stakeholders. These challenges seem to affect the effectiveness of secondary schools in the state.

Despite various interventions by government through increased funding, infrastructural development, and teacher recruitment, aimed at improving the quality of secondary education, the expected level of school effectiveness has not been fully achieved in many schools across Cross River State. This situation creates concern about whether the problem may not only be the availability of financial resources, but also how such resources are planned, utilized, monitored, and accounted for by school administrators. It is against this background that the researchers became interested in examining whether administrators' financial management practices could influence public secondary school effectiveness in Cross River State, Nigeria. Therefore, the major problem of this study, posed as a question, is: What relationship exists between administrators' financial management practices and secondary school effectiveness in Cross River State, Nigeria?

Purpose of the Study

The main purpose of the study was to examine administrators' financial management practices and public secondary school effectiveness in Cross River State, Nigeria. Specifically, the study sought to examine the relationship between:

1. Administrators' financial planning practice and public secondary school effectiveness in Cross River State.
2. Administrators' financial accountability practice and public secondary school effectiveness in Cross River State.

Research questions

The following questions guided the study:

1. What is the relationship between administrators' financial planning practice and public secondary school effectiveness in Cross River State?
2. What is the relationship between administrators' financial accountability practice and public secondary school effectiveness in Cross River State?

Research hypotheses

The following null hypotheses were formulated to direct the study:

1. There is no significant relationship between administrators' financial planning practice and public secondary school effectiveness in Cross River State.
2. There is no significant relationship between administrators' financial accountability practice and public secondary school effectiveness in Cross River State.

Research methodology

The study adopted a correlational research design and was conducted in Cross River State. The population comprised all 303 public secondary school principals in the state. A census sampling technique was used, meaning that the entire population was studied due to its manageable size. Data were collected using an 18-item structured questionnaire titled "Administrators' Financial Management Practices and Secondary School Effectiveness Questionnaire (AFMPSSEQ)," designed on a four-point Likert scale of Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD). A covering letter accompanied the questionnaire to explain the purpose of the study and assure respondents that the research was strictly for academic purposes. The instrument was divided into two sections: Section A gathered demographic information such as sex, age, marital status, and educational qualification, while Section B focused on the study variables. Financial planning was measured with items 1–6, financial accountability with items 7–12, and secondary school effectiveness with items 13–18.

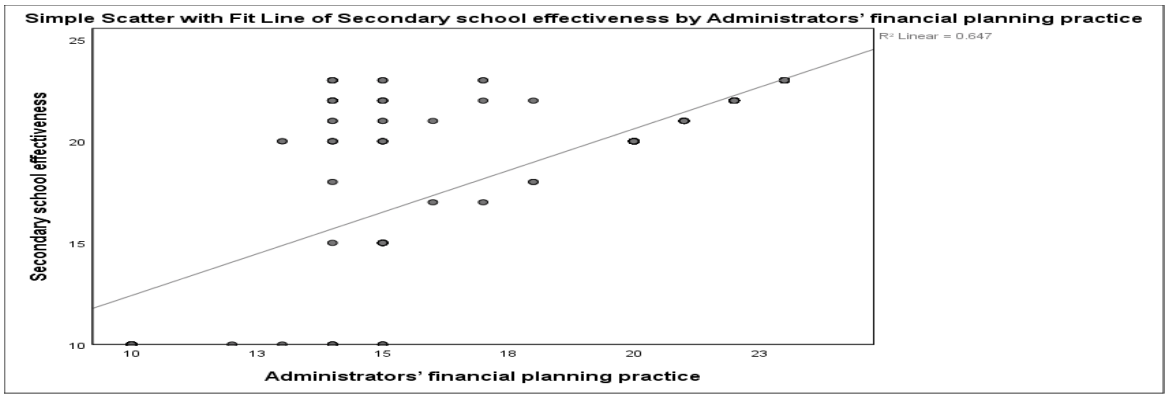
The instrument was validated by two experts in Measurement and Evaluation from the Department of Educational Foundations, University of Calabar, and necessary corrections were made. Reliability was established using the test-retest method with 50 teachers selected from five public secondary schools in Akwa Ibom State. After a two-week interval, the instrument was re-administered to the same respondents, and the data were analyzed using Cronbach Alpha, yielding reliability coefficients of 0.75 and 0.79, indicating acceptable internal consistency. Ten trained research assistants supported data collection. Ethical considerations were strictly observed, including obtaining permission from school authorities, informing participants about the study, ensuring voluntary participation, maintaining anonymity, and allowing withdrawal at any stage without penalty. Data collection lasted two weeks. Completed questionnaires were retrieved and screened for completeness. Responses were coded, with positively worded items scored as SA = 4, A = 3, D = 2, and SD = 1, while negatively worded items were reverse scored. The data were then organized and analyzed using appropriate statistical software. Research questions were answered using scatter plots, while hypotheses were tested using Pearson Product Moment Correlation at a 0.05 level of significance, and results were presented in tables and figures.

Presentation of results

Research question one

What is the relationship between administrators' financial planning practice and public secondary school effectiveness in Cross River State? Scatter Plot was used to answer the research questions. The result is presented in figure 1.

Figure 1: Scatter Plot showing the relationship between administrators' financial planning practice and public secondary school effectiveness in Cross River State.

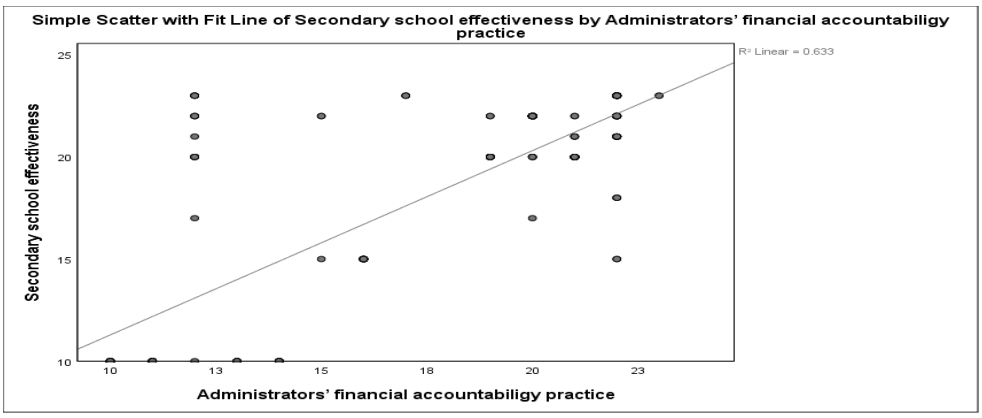


The analysis of data in figure 1 revealed that the point is relatively narrow along the line indicating that the correlation was positive (0.647). The graph also show that the slop of the scatter lies in a relatively straight line. This indicates a linear relationship between the variables. Finally, the line moved from lower left to the upper right which indicates a high positive correlation between administrators' financial planning practice and public secondary school effectiveness in the schools sampled for the study.

Research question two

What is the relationship between administrators' financial accountability practice and public secondary school effectiveness in Cross River State? Scatter Plot was used to answer the research questions. The result is presented in figure 2.

Figure 2: Scatter Plot showing the relationship between administrators' financial accountability practice and public secondary school effectiveness in Cross River State.



The analysis of data in figure 2 revealed that the point is relatively narrow along the line indicating that the correlation was positive (0.633). The graph also show that the slop of the scatter lies in a relatively straight line. This indicates a linear relationship between the variables. Finally, the line moved from lower left to the upper

right which indicates a high positive correlation between administrators' financial accountability practice and public secondary school effectiveness in the schools sampled for the study.

Hypothesis one

There is no significant relationship between administrators' financial planning practice and public secondary school effectiveness in Cross River State. The two variables in this hypothesis are administrators' financial planning practice and secondary school effectiveness. Pearson Product Moment Correlation was used to test the hypothesis and the result of the analysis is presented in Table 1. Table 1 showed the correlation coefficients between administrators' financial planning practice and public secondary school effectiveness. The correlation coefficient is statistically significant for secondary school effectiveness (r = .80, p<.05). Since p(.000) is less than p(.05), hypothesis one is rejected in terms of secondary school effectiveness. The result of the analysis implied that there was a statistically significant relationship between administrators' financial planning practice and public secondary school effectiveness in Cross River State.

Table 1: Summary of correlation between administrators' financial planning practice and public secondary school effectiveness in Cross River State (N=303)

Variables	$\bar{X}$	S.D	r	Sig.
Administrators' financial planning practice	18.17	4.33		
Public secondary school effectiveness	19.11	4.42	.80*	.000

*Significant at p<.05 df=301

Hypothesis two

There is no significant relationship between administrators' financial accountability practice and public secondary school effectiveness in Cross River State. The two variables in this hypothesis are administrators' financial accountability practice and secondary school effectiveness. Pearson Product Moment Correlation was used to test the hypothesis and the result of the analysis is presented in Table 2. Table 2 showed the correlation coefficients between administrators' financial accountability practice and public secondary school effectiveness. The correlation coefficient is statistically significant for secondary school effectiveness (r = .78, p<.05). Since p(.000) is less than p(.05), hypothesis two is rejected in terms of secondary school effectiveness. The result of the analysis implied that there was a statistically significant relationship between administrators' financial accountability practice and public secondary school effectiveness in Cross River State.

Table 1: Summary of correlation between administrators' financial accountability practice and public secondary school effectiveness in Cross River State (N=303)

Variables	$\bar{X}$	S.D	r	Sig.
Administrators' financial accountability practice	18.67	3.89		
Public secondary school effectiveness	19.11	4.42	.78*	.000

*Significant at p<.05 df=301

Discussion of Findings

The finding of hypothesis one revealed that a significant positive relationship exists between administrators' financial planning practices and public secondary school effectiveness in Cross River State. This means that the manner in which school administrators plan and manage financial resources is closely associated with the overall effectiveness of public secondary schools. One possible reason for this finding may be that administrators engage in proper financial planning as such they were able to allocate school funds according to priority needs such as instructional materials, infrastructural maintenance, staff welfare, and other academic programmes. The implication of this finding is that effective financial planning practices by school administrators can enhance prudent resource utilization, improve the quality of teaching and learning, and in turn promote greater effectiveness of public secondary schools in Cross River State.

The finding of this study is consistent with the study conducted by Ironkwe et al. (2024), which reported a significant relationship between financial planning and administrative effectiveness, with the hypothesis tested at the 0.05 level of significance yielding a statistically significant result. The finding also agrees with the study of Odok et al. (2023), who found that revenue generation and budgeting significantly influence institutional effectiveness, especially in the areas of teaching and learning quality, staff development programmes, and provision of infrastructural facilities. Obona et al. (2025) examined the relationship between administrators' financial management strategies and school system effectiveness. The findings revealed a statistically significant relationship between financial planning strategy, and school system effectiveness.

The finding of hypothesis two revealed a statistically significant positive relationship between administrators' financial accountability practices and public secondary school effectiveness in Cross River State. This indicates that the extent to which school administrators maintain transparency, accuracy, and responsibility in handling financial resources is closely related to the effectiveness of public secondary schools. One possible explanation for this finding is that financial accountability helps to build trust and confidence among stakeholders, including teachers, parents, government agencies, and the wider community. When financial resources are properly monitored and accounted for, cases of mismanagement, wastage, and financial irregularities may be reduced. This creates opportunities for schools to effectively utilize limited resources in ways that improve teaching, learning, and school administration. The implication of this finding is that strengthening financial accountability practices among school administrators can improve transparency, reduce financial mismanagement, and promote greater effectiveness in public secondary schools in Cross River State.

The finding aligns with Koroye and Okuro (2024), who identified accountability as an important financial management strategy for enhancing effective school administration. It is consistent with the study conducted by Nwosu and Ozioko (2020), who examined accountability in the management of financial resources in secondary education in Nigeria and concluded that perceptions of school effectiveness are strongly connected to financial accountability practices. The finding also agrees with

Okere (2024), who reported that principals' budgeting practices and effective record-keeping are essential for effective school administration.

Conclusion

This study examined administrators' financial management practices and secondary school effectiveness in Cross River State, Nigeria. The finding revealed that effective financial planning and proper financial accountability practices have a significant relationship with the effectiveness of public secondary schools in Cross River State. Based on the findings of this study, it was concluded that administrators' financial management practices have a significant relate with the effectiveness of public secondary schools in Cross River State. This suggests that when school administrators prudently plan, allocate, monitor, and account for financial resources, secondary schools are more likely to enhance teaching and learning, improve administrative efficiency and attain their overall goals.

Recommendations

Based on the findings of the study, the following recommendations are made:

1. School administrators in public secondary schools in Cross River State should develop and implement well-structured financial plans that are aligned with the schools' educational goals and projected enrolment needs. In doing so, relevant stakeholders such as principals, teachers, and community representatives should be actively involved in the planning process to ensure proper prioritization, efficient allocation of resources, and improved school effectiveness.
2. There is a need to strengthen financial accountability practices in public secondary schools by ensuring strict adherence to transparency measures such as routine auditing, accurate record-keeping, and periodic presentation of financial reports. These practices will help minimize financial mismanagement, improve stakeholders' confidence, and enhance the effectiveness of school administration.

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