

**Financial Resource Provision and Utilization in Education:
as Perceived by Teachers and Principals' in Secondary Schools**

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Abstract

The study examines the financial resource provision and utilization in education: as perceived by teachers and principals' in secondary school in Zaria and Giwa Education zones, Kaduna state. Two objectives and two research questions guided the study. A descriptive survey research design was adopted for this study and a random sampling technique was used in selecting 628 respondents from a population of 2092. Ten items in a structured questionnaire with the use of five (5) Likert scale of strongly Agreed, Agreed, Undecided, Disagreed and strongly disagreed was adopted to collect data from participants. The Weighted mean of 3.0 was used as the bench mark to determine the acceptability or other wise of the response of the respondents. Findings from the study showed that PTA is paid promptly in the school. Also, School fees are not paid regularly as at when due. Also, the study shows that Principals always participate in financial bud geting, fees and other levies are managed by the principal in the school. Based on the findings and conclusions of the study it was recommended among others that the Government and school authorities should make adequate annual budgetary provisions for school funds to allow for periodic replacement, continuity and availability. State government should increase the financial resources allocated to schools.

Keywords: Financial resources, Financial Management, Provision of Resources, Utilization of Financial Resources.

Introduction

Financial resources invested in schools influence not only the education provided to students but also aspects of teachers and student motivation and consequently the educational outcomes. Provision of financial resources in secondary schools is also facilitated by the private sector, the non-governmental organizations and community. School systems rely on broad range of resources particularly secondary education which is regarded as the corner stone of a nation's man power development.

In recognition of this the National Policy on Education (2004) stipulates that secondary school education should prepare the individual for useful living within the society as well as be the pivot on which the pursuit of higher education. Financial resources invested in schools influence not only the education provided to students but also aspects of teachers and students motivation and consequently the educational outcomes. The Organization for Economic Co-operation and Development (OECD) programme for International Student Assessment (PISA) shows that resource shortages hinder instruction and lower student performance. In addition, inequalities in student's educational performance often reflect disparities in the resources invested in schools (OECD, 2008). In some education systems, there are concerns that schools not only lack the resources to meet the educational requirements of their students, but that schools may have fewer resources with which to provide instruction to their students (OECD, 2010).

Financial Resources

Financial resources: as the name implies covers money and material possessions which have values and can create satisfaction. They include money income, fringe benefits, credit and wealth; These are monetary benefit derived from capital or labour which includes tips, bonus payments, royalty payments, wages, commissions, interest, dividends, pensions ,Fringe Benefits: Are resources from advantages in goods and services from employment, but exclude money income. Abubakar Abu Ashatu, (2010). According to Akinsolu (2003), financial resource has been recognized as a major resource in the development of any education system because resources allotted for secondary education service delivery hinges on finances.

Financial Management in Schools.

Financial resource is a major aspect of resource management in the education system. It is the monetary inputs available for and expended on the education system. Education is capital intensive. A study revealed that financial resources prudently and judiciously managed by school administrators enhance teachers' job performance and students' academic achievement (Aminu, 2006). Bolaji (2002) in a study revealed that school administrators starved of funds would have problems in meeting staff requirement which should enhance their job performance. Hence, good financial management on the part of the school administrators would enhance collaboration, team spirit and excellence in job performance among teachers (Adewonyin, 2001).

Provision of Financial Resources

Financial resources are distributed across the school system depends on the governance of the school sector and the respective resource management responsibilities at different levels of the administration. It is also related to the structure of the school system itself, including the size and importance of different sectors and programmes. The way funding is allocated to individual schools further depends on the funding formulae used to calculate costs per student. Financial resources distributed at school, sub-system and system levels are further allocated to programmes and priorities at the respective level. In addition, similar distribution mechanisms also exist in relation to resources levied at the local level (e.g. regions, municipalities). Financial resource has equally been recognized as a major resource in the development of any educational system. The National Policy on Education (1998) recognizes this fact, when it states that education is an expensive social service that requires adequate financial provision from all tiers of government for a successful implementation of the educational programmes in the country.

Utilization of Financial Resources

Financial resource is a major aspect of resource management in the education system. It is the monetary inputs available for and expended on the education system. Education is capital intensive. A study revealed that financial resources prudently and judiciously managed by school administrators enhance teachers' job performance and students' academic achievement. Hence, good financial management on the part of the school administrators would enhance collaboration, team spirit and excellence in job performance among teachers (Adewonyin, 2001).

Financial resources utilization is therefore a control system that determines how to use the available resources optimally to produce quality results. The importance of a control system lies first in the design of the programs outlined to achieve the goals and secondly in the skills and abilities of the people using it. Besides this, the introduction of cost sharing has burdened both parents and the communities surrounding the school since there is need for additional finance to back up the limited public funds provided by the government. With this kind of investment, parents and the communities in question require that there be proper financial management by the school administrators. There is an increasing demand for education, which has caused an expansion of educational systems. Rising costs of education have been caused by inflation and changes in technology. Due to this, there is increased expenditure on education the world over.

Role of School Administrators in Financial Management:

The ultimate accountability for the effective management of school finances lies with the office of the manager. As an education manager, you should:

Allocate funds to various activities in accordance with the budget;

Authorize the disbursement of school funds;

Administer school funds both lawfully and morally;

Determine a school budget in consultation with other stakeholders such as heads of department, senior teachers and the Board of Governors; and

Ensure that the school has the funds it needs and that those funds are used effectively and efficiently.

Statement of the Problem

The delivery of high-quality secondary education is very vital for the development of students' potentials and necessary skills to develop Kaduna State. Principals by virtue of their position as the chief executives of secondary schools are responsible for directing, stimulating and controlling financial resources to enhance the delivery of improved secondary education. It appears that secondary school principals in Kaduna State are not operating optimally in terms of resource management; the persistence of examination malpractice, decayed infrastructure, poor attitude to work among others as observed by the researcher in some secondary schools in Kaduna State lends credence to that fact. Consequently, students are not likely to acquire the needed skills, knowledge and competencies to develop their potentials that would bring about positive development in Kaduna State.

Purpose of the Study

The main purpose of the study was to:

1. Determine the provision of financial resources as perceived by teachers and principals of secondary schools in Zaria and Giwa Education Zones, Kaduna State, Nigeria.
2. Examine the extent of utilization of financial resources as perceived by teachers and principals of secondary schools in Zaria and Giwa Education Zones, Kaduna State, Nigeria.

Research Questions

The following research questions guided the study:

1. What are the provision of financial resources as perceived by teachers and principals in secondary schools in Zaria and Giwa Education Zones, Kaduna State, Nigeria?
2. To what extent is the utilization of financial resources as perceived by teachers and principals in secondary schools in Zaria and Giwa Education Zones, Kaduna State, Nigeria.

Methodology

Descriptive survey design was used in conducting the study. The population of the study consist of the principals and teachers in government secondary schools in Zaria and Giwa Education zones, with 34 principals and 590 teachers in Giwa educational zone, while in Zaria educational zone there are 47 principals and 1422 teachers, with a total population of 2092. A simple random sampling technique was used and a sample size of 628 was drawn. The research instrument used for data collection in this study is a structured questionnaire. Data for the study using a 10 item questionnaire is relevant to the research questions Strongly Agreed (SA) = 5, Agreed (A) = 4, Undecided (U) = 3, Disagreed (D) = 2 and Strongly Disagreed (SD)

= 1 responses. Research questions were analyzed using descriptive statistics of frequency and simple percentage to analyse the bio-data of the respondents. Weighted mean of 3.0 was used as the bench mark to determine the acceptability or other wise of the response of the respondent. The instrument was pilot tested and a reliability index of 0.85 was obtained.

Results

The summary of the analysis and results of data collected for the study are presented as follows:

Table 1: Opinion of Respondents on the provision of financial resources as perceived by teachers and principals in secondary schools in Zaria and Giwa Education Zones, Kaduna State, Nigeria.

| S/N | Item Statement | Respondents | Mean | SD | Remark |
|-----|--|-------------|-------|-------|----------|
| 1 | School development levies fees e.g. PTA are paid promptly in my school | Teachers | 4.104 | 1.047 | Agree |
| | | Principals | 3.500 | 1.351 | Agree |
| 2 | School fees are paid regularly as at when due | Teachers | 3.543 | 1.236 | Agree |
| | | Principals | 2.583 | 1.100 | Disagree |
| 3 | There is adequate financial allocation by the state government to this school | Teachers | 3.072 | 1.288 | Agree |
| | | Principals | 2.041 | .2041 | Disagree |
| 4 | Government pay staff salaries regularly in my school | Teachers | 3.277 | 1.176 | Agree |
| | | Principals | 3.083 | 1.017 | Agree |
| 5 | Individuals, voluntary bodies, donor agencies e.t.c provide some funds to help the school. | Teachers | 3.465 | 1.047 | Agree |
| | | Principals | 3.83 | 1.017 | Agree |

Source: Field survey (2019)

Table 1, reveals the opinion of principals and teachers on the provision of financial resources as perceived by teachers and principals in secondary schools in Zaria and Giwa Education Zones, Kaduna State, Nigeria. Therefore the mean score for teachers and principals in item 1 are 4.1 and 3.5 respectively which indicates agreed. In item 2 the teachers agreed to the statement with mean score of 3.5 which shows agreed while the principals on the other hand disagree with mean score of 2.5 which shows that the principals disagree that School fees are not paid regularly as at

when due. Item 3 shows that some teachers agree to the statement with mean score of 3.0 and the principals disagree with 2.0 that there is adequate financial allocation by the state government by to this school..Also in item 4 both teachers and principals agreed with 3.2 and 3.0 respectively. Item 5 indicate that the respondents agree to individuals, voluntary bodies, donor agencies e.t.c provide some funds to help the school.

Table2: Opinion of Respondents on extent of utilization of financial resources as perceived by teachers and principals in secondary schools in Zaria and Giwa Education Zones, Kaduna State, Nigeria.

| S/N | Item Statement | Respondents | Mean | SD | Remarks |
|-----|--|-------------|--------|--------|---------|
| 1 | All fees and levies are paid in the bank. | Teachers | 3.510 | 1.281 | Agree |
| | | principals | 4.333 | .48154 | |
| 2 | Fees and other levies are managed by the principal in the school. | Teachers | 3.317 | 1.273 | Agree |
| | | Principals | 4.041 | .20412 | Agree |
| 3 | PTA funds are managed by their officials to improve the school | Teachers | 3.784 | 1.017 | Agree |
| | | Principals | 4.291 | .46431 | Agree |
| 4 | Principals do not always participate in financial budgeting of their schools | Teachers | 3.791 | .98422 | Agree |
| | | Principals | 4.708 | .45431 | Agree |
| 5 | Receipts are tendered to students for every fee paid in my school. | Teachers | 3.6840 | 1.058 | Agree |
| | | Principals | 3.125 | 1.295 | Agree |

Source: Field survey(2019)

Table 2 reveals the opinion of principals and teachers on extent of utilization of financial resources as perceived by teachers and principals in secondary schools in Zaria and Giwa Education Zones, Kaduna State, Nigeria. Item 1 shows acceptance of the statement by both respondents with mean scores of 3.5 and 4.3 respectively. Item 2 on the other hand indicates that the respondents accept the statement with 3.3 and 4.0 which shows agreed. Item 4, 5 and 6 shows all statement was accepted by the respondents indicating positive response.

Discussion of the Findings

The results of the findings research question one revealed that the respondents accepted School development levies fees e.g. PTA are paid promptly in the school. Also, from the principals' response it shows that school fees are not paid regularly as

at when due. The principals' disagreed that there is adequate financial allocation by the state government to this school. The results of this study is in contrast with the observation made by Olatunji (2001) in his findings shift this blame from provision to poor funding of schools by government. He observed that poor funding of secondary schools' result to poor maintenance of infrastructural facilities which led to poor achievement of standard in the state and that the major task besetting educational standard is that the bulk of education financing revolve round the state only and this led to non-provision of school libraries and instructional materials.

Also from the findings of research question two, shows that Principals always participate in financial budgeting in the school and fees and other levies are managed by the principal in the school also, fees and other levies are managed by the principal in the school. This finding is in consonance with the works of some researchers which revealed that prudently managed financial resources enhance teachers' job performance and students' academic performance (Aminu 2006, Adewonyin, 2001).

Conclusions

There is adequate financial allocation by the state government to this school. It was also concluded from the study that government funding has contributed to availability and utilization of financial resources in public secondary schools in Imo State though not sufficient to cater for all educational needs in the state. Also, Principals always participate in financial budgeting in the school and fees and other levies are managed by the principal in the school. Therefore adequate provision and utilization of financial resources will enhance quality of education in Kaduna State.

Recommendations

Based on the findings and conclusions of this study, the following recommendations were made:-

1. Government and school authorities should make adequate annual budgetary provisions for school funds to allow periodic replacement and continuity.
2. Government should increase the financial resources allocated to schools. As a matter of urgency set up a committee or appoint persons saddled with the responsibility of monitoring the provision and management of school funds.

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