

## **CONSTRAINTS TO FINANCIAL MANAGEMENT ON SECONDARY SCHOOL PRINCIPALS MEZAM DIVISION, NORTHWEST REGION OF CAMEROON**

**Tanah Richard Ndah**

Department of Science of Education

Higher Technical Teacher Training College (HTTTC) Bambili

The University of Bamenda

### **ABSTRACT**

Financial management is one of the most important responsibilities of owners and business managers and whatever you do or do not include in the budget section of your application could be the difference between success and failure. The purpose of this article was to investigate through principals and bursars on the financial management constraints faced by principals of public secondary schools of Mezam Division of the North West Region of Cameroon. Three research questions and three hypotheses were postulated to guide the study. The sample size was purposively made up of 78 principals and 49 bursars giving a total of 127 respondents. Data were collected using a questionnaire and analysed using means and t-test analysis. Major findings were that the respondents agreed to a very high extent on administrative bottlenecks as a constraint with a cluster mean of 3.53 and 3.48 for principals and bursars respectively. With a cluster mean of 3.88 and 3.72, principals and bursars agreed to a very high extent on constraints as a result of spending out of school rubrics and, with a mean score of 3.35 and 3.36 they agreed that insufficient provision of funds constituted a constraint to financial management. On the whole the study equally portrayed that although the three variables are almost having the same strength of constraint on principals with administrative bottlenecks and insufficient provision of funds scoring 33% each, spending out of school rubrics shows more of the constraint with a score of 34%. The study recommended that government should provide sufficient funds to run schools, such funds should be made available on time, principals and bursars should have knowledge of financial management skills and the funds should be used mainly for those things budgeted for.

**KEYWORDS:** Constraints, Financial Management, Funds, Secondary School

### **INTRODUCTION**

The successes of any public institution like schools depend not only on the proper management of human and material resources, but also on the orderly and proper utilization of financial allocations to the institution. In Mezam Division of the North West Region of Cameroon like other regions of the country, principals have to administer and manage their schools in all domains so as to attain the objectives of the institution. Tabotndip as in Nwakpa (2015) defined finance simply as available funds set aside for achieving the objectives of a particular project. Finance is a very important and enabling resource in the day-to-day running of educational institutions. Its provision or lack determines the success or failure of educational programmes. According to Nwakpa the following educational activities and more are financed by money: payment of bills, purchase of stationeries,

laboratory equipment, purchase of prints and non-print media for education, payment of salaries, purchase of facilities/equipment for teaching and learning, organization of important conferences, seminars, workshops, purchase of school buses, generating power plants, library etc. Thus, in essence, education is never free; somebody somewhere has to finance it and somebody has to properly manage/control the finance if schools would achieve their objectives in Mezam division of the North West Region.

According to Pandey (1995), financial management activity is concerned with the planning and controlling of the finances of an organization. Management Study Guide (2011) equally sees financial management as planning, organizing, directing and controlling the financial activities such as procurement and utilization of funds of the enterprise. This means that financial management involves the procurement, utilization and accounting for funds made available to an organization or institutions for its programmes. On his part, Niemann (1997) explains that a school's financial management is when a person in a position of authority executes those management actions (regulated tasks) connected with the financial aspects of schools with the sole purpose of achieving effective education. On the same note, Joubert and Bray (2007) describe a school's financial management as the performance of management actions connected with the financial aspects of a school for the achievement of effective education.

The backbone of any institution is funds and according to Aghenta (1984), one of the resources which education utilizes a great deal is money which is a very important input on which the success of any school system depends. Any good education financing system as posited by Ndayambaje (2011) should be able to generate an adequate level of funding while promoting efficiency and equity. Adequate levels of expenditure, lead, all other things being equal, to optimum educational outputs and outcomes.

The Ministry of Secondary Education (MINESEC) Cameroon manages the funds of public secondary schools through principals for it is the principals' duty amongst other things, to make requisition for instructional materials, provide funds for the purchase of other materials. In this view, financial managers of schools in the persons of principals are expected to sit up to the task. Ojelabi (1981) therefore describes principals as "Officer Controlling Vote" and Mbappe (1994), says the head amongst other things must ensure pedagogic, administrative and financial management of the school; he must manage all credits granted to the school and executes the budget and is the only one entitled to incur expenditure. In fact, the key figures to the finance of a secondary school are the principal and the bursar but since the principal will always be called to question whenever there is any short coming in the finances of the school although the authorities are aware that it is the bursar that keeps and maintains the account, then the authorization to expenditure must be concentrated in the hands of the principal because according to Edgar in Ezeocha (1990), no budget can be kept in balance if numerous persons make expenditures without pre-authorization. In the same vein Ekundayo (2010) emphasized that the principal is the chief executive and accounting officer who is

entrusted with the responsibility of controlling the revenue accruing from the school and ensuring judicious utilization of PTA levy.

Looking at the financial provisions in the education sub-sector for Mezam Division of the North West Region of Cameroon, it would appear such funds are inadequate and sometimes belated. Government funds are made available through credit cards which are to be given out to economic operators to effect supplies to schools. Although the supplies are usually inadequate compounded by the “mercury” (government) prizes that accompany the goods to be supplied, the cards are usually made available as late as March for the first semester and October for the second semester. Mito and Enose (2012) reports a similar situation in Kenya where delays of free secondary school funds and others actually cause difficulties to newly appointed principals. Inman-Freitas (1991) further highlights the loophole as a result of such a delay by remarking that late approval of state budget is a problem because when it is two or three months late, many do not know what their state of revenues will be. On a similar note Chrisantous (2013) reported that in England and Wales the school mainly depend on the government to finance its activities, but in a situation where the government delays to release funds to the schools the head teachers find themselves in a hard situation in running the school. Abena (2015) in his findings shows that funds are not received by the case study school on time and this constituted a lot of difficulties in running the school. On the other hand, Better Schools (2011) equally highlights that school heads may equally face the problem of finding additional financial resources because of: the low economic level of the local community, the lack of a sense of community in urban areas which may make it more difficult to develop a sense of commitment to the local school, the level of training, honesty and job proficiency of the bursar or the treasurer or clerical staff may be inadequate, audits of the account of the school may be based on financial rather than educational expertise, the academic year is often not the same like the financial year, and the head and staff may lack skills necessary for the organization of fund raising activities. It is worthy to note that in Mezam Division like in other Divisions of the country, principals and bursars are appointed on the basis of their teaching experience, as well as their academic and professional qualifications. Training in or even having a working knowledge of financial management is not considered a prerequisite for appointment to the position of principal and bursar. It is this that Thenga (2012) remarked that financial management remains a challenge in many schools because most managers lack proper training and Mestry (2004) added that there are many principals and school governing board members who lack the necessary financial knowledge and skills and are placed under tremendous pressure because they are unable to work out practical solutions to problems. All these notwithstanding, all school heads must look for ways of augmenting their school’s financial resources considering the fact that the amount of money allocated by government to meet recurrent costs will inevitably be less.

The money left in the hands of principals and bursars to manage is that from school fees which according to Owona (2001), school fees paid by students is to be spent according to rubrics which indicate how the money is to be broken down even though neglecting some vital aspects. The rubrics

notwithstanding, it would appear monies allocated to education are being used for other issues not within the ambit of the rubrics. Principals seem to be spending on issues not within the rubrics like on visits to schools by education officials, administrators, and over burdened by extracurricular activities for which no budgetary heads were made. It is worthy to note that what you do or do not include in the budget section of your application could be the difference between success and failure (Barreto, 2018). What is more, according to Owona (2011) all monies collected in the schools are expected to be paid in the government treasuries before it could again be withdrawn for expenditure and it would appear such a cumbersome and elaborate procedure retards the management of school affairs especially those that require finances. Remarking on this, Ndikum (2013) in a divisional co-ordination meeting reported that most of the time when bursars go to either keep or withdraw money from the treasury the response is usually as follows “I have much work, come tomorrow”. All these according to Ali in Ogonnaya (2000) undermine the fact that all those in charge of monies allocated to education need to husband such meager resources so as to maximize the returns on institutional financial allocations. Ibukun, Babatope, and Abe (2011) noted that “the fundamental principle in school finance is not how money goes into the system, but how well the available funds are effectively put to use”.

The situation in most secondary schools in Mezam Division with regard to the management of financial resources seems to suggest that there are some constraints to the management of the meager monies at the disposal of school heads and consequently, the available funds are not effectively put into use. The researchers’ personal experience seems to show that most secondary school principals in the Division are over burdened by contributions not budgeted for at the beginning of the school year. Common observations in schools indicate that whenever there is improper handling of school funds such as inadequate and belated provisions, improper accounting for school monies then there is poor administration of the school. It is therefore the purpose of this study to establish through the opinions of secondary school principals and bursars, the constraints to financial management in Secondary Schools of Mezam Division.

## **OBJECTIVES OF THE STUDY**

This study sought to:

1. Explore the extent to which administrative bottlenecks constraints on financial management practices of public secondary schools in Mezam Division of the North West Region of Cameroon
2. Investigate the extent to which spending out of school rubrics constraints on financial management practices of public secondary schools of Mezam Division of the North West Region of Cameroon.
3. Determine how insufficient provision of funds constitute constraints to financial management practices of public secondary schools of Mezam Division of the North West Region of Cameroon.

## **Research Questions:**

- i. To what extent do administrative bottlenecks constitute a constraint to financial management practices in public secondary schools in Mezam Division of the North West Region of Cameroon?
- ii. To what extent does spending out of school rubrics a constraint to financial management practices in public secondary schools in Mezam Division of the North West Region of Cameroon?
- iii. How does insufficient provision of funds to schools pose as constraints to financial management practices in public secondary schools in Mezam Division of the North West Region of Cameroon?

### **Hypotheses:**

The following null hypotheses were tested at  $p < 0.05$  level of significance.

H<sub>01</sub>: There is no significant difference in the mean responses of principals and bursars on how administrative bottlenecks constitute a constraint to financial management practices in public secondary schools in Mezam Division of the North West Region of Cameroon?

H<sub>02</sub>: There is no significant difference in the mean responses of principals and bursars on constraints to financial management practices as a result of spending out of school rubrics in public secondary schools in Mezam Division of the North West Region of Cameroon.

H<sub>03</sub>: A no significant difference exist in the mean ratings of principals and bursas on how insufficient provision of funds to schools constraints on the financial management practices of public secondary schools in Mezam Division of the North West Region of Cameroon.

### **Methodology:**

#### **Design:**

The study adopted a descriptive survey research design because the situation was studied as it is without attempting to manipulate variables. The population of the study consisted of 78 government secondary school principals and 49 government secondary school bursars of Mezam Division of the North West Region of Cameroon giving a total of 127. The sampling technique used for this study was the purposive or judgmental sampling technique. The researcher, after considering the size of the public secondary school principals (N=78), and bursars (N=49) decided to make use of the entire population. In other words, no sampling was carried out from the population of public school principals and bursars. Thus, all the 78 principals and 49 bursars of government secondary schools of Mezam. Division were selected. The instrument used to collect data for the study was a questionnaire constructed by the researcher. The questionnaire comprised items on the different sources of funds available for secondary schools, financial management constraints, and the seriousness of the constraints.

A four-point response scale format of Very High Extent (4 points), High Extent (3 points), Low Extent (2 points), and Very Low Extent (1 point); Strongly Agree (4 points), Agree (3points), Disagree (2 points) and Strongly Disagree (1 point) was used for the items. Also, another four-point



5.	Transformation of government credit cards into materials is always a problem and as such constraints on the management of school finance.	Principals Bursars	3.90 3.61	.305 .492		VHE VHE
6.	Inadequate financial management skills by school administrators also constraints on financial management practices.	Principals Bursars	2.92 3.18	1.090 .754		HE HE

KEY: = Mean SD= Standard Deviation VHE= Very High Extent HE= High Extent c= Mean Cluster

A look at table 1 shows that all the six items that is items 1, 2, 3, 4, 5, and 6 meet the acceptance criterion mean of 2.50. Specifically, the items are rated 3.36, 3.77, 3.90, 3.36, 3.90, and 2.92 by principals and bursars rated the same items 3.71, 4.00, 2.78, 3.61, 3.61, and 3.18 respectively. Therefore it can generally be interpreted to mean that the both respondents agree to a very high extent that the absence of a bursar in the school leaves the school head to grapple with financial, administrative, and pedagogic matters leaves the school head with much and as such less time on finances, visits to schools by administrators (SDO’s, DO’) and education officials (Regional and Divisional Delegates, Inspectors etc.) who expect gifts from school heads makes financial matters difficult to manage, the untrained nature of bursars who are appointed teachers to perform the function leads to poor financial management, misappropriation which all constitute constraints, that school heads lack the skills necessary to organize fundraising which could help to increase funds to schools, that the transformation of government credit cards into materials is always a problem and as such constraints on the management of school finance, and inadequate financial management skills by school administrators all pose as constraints on financial management practices.

What is more, considering the cluster mean ( c) of administrative bottlenecks for principals 3.53 and that for bursars 3.48 which fall above the acceptance criterion mean of 2.50, it can therefore be interpreted to mean that both respondents agreed to a very high extent on the constraints.

Hypothesis One: There is no significant difference in the mean responses of principals and bursars on how administrative bottlenecks constitute a constraint to financial management practices in public secondary schools in Mezam Division of the North West Region of Cameroon?

**Table 2: t-test Analysis of Principals and Bursars on Administrative Bottlenecks as Constraints to Financial Management in Public Secondary Schools in Mezam Division of the North West Region of Cameroon.**

Group	N	$\bar{x}$	SD	df	t-calculated	t-table	Decision
Principals	78	3.53	0.52	125	5.67	1.96	S
Bursars	49	3.48	0.63				

Table 2 reports the findings of the t-test analysis for the significance of the difference between principals and bursars of public secondary schools of Mezam Division of the North West Region of Cameroon with regard to administrative bottlenecks as constraints to financial management. The t-critical required at 5% level of significance for 125 degrees of freedom is 1.96 with the calculated t-value of 5.67, the null hypothesis is rejected as postulated. Therefore, there is a significant difference in the mean responses of principals and bursars with regards to administrative constraints on the management of school finances.

**Research Question Two:** To what extent does spending out of school rubrics a constraint to financial management practices in public secondary schools in Mezam Division of the North West Region of Cameroon?

**Table 3: Mean Response of Principals and Bursars on Spending out of Rubrics as a Constraint to Financial Management Practices.**

		Principals N=78		Bursars N=49			
S/n	Spending out of School Rubrics	Respondents	$\bar{x}$	SD	$\bar{x}_c$	Decision	
1.	Providing ‘transport’ or ‘gifts’ to administrators or education officials who visit the school not provided for by school rubrics provides constraints to financial management practices.	Principals	3.92	.268	3.88	VHE	
		Bursars	3.78	.421		VHE	
2.	To attend seminars, workshops, and symposiums by teaching and administrative staff requires finances at least for transportation not provided for in the rubrics which constitutes constraints.	Principals	3.77	.424		3.72	VHE
		Bursars	3.67	.473	VHE		
3.	The school is bound to contribute for occasions like national and international days not provided for by rubrics constitutes constraints.	Principals	3.95	.222		VHE	
		Bursars	3.71	.456		VHE	

**KEY:** = Mean SD= Standard Deviation VHE= Very High Extent c= Mean Cluster

A look at the table above shows that all the three items that is items 1, 2, and 3 meet the acceptance criterion mean of 2.50. Specifically, the items are rated 3.92, 3.77, and 3.95 by principals and bursars



rated the same items 3.78, 3.67 and 3.71 respectively. Therefore it can generally be interpreted to mean that the respondents agreed to a very high extent that providing ‘transport’ or ‘gifts’ to administrators or education officials who visit the school not provided for by school rubrics provides constraints to financial management practices, that to attend seminars, workshops, and symposiums by teaching and administrative staff requires finances at least for transportation not provided for in the rubrics constitutes constraints, and that contributions made by the school for occasions like national and international days not provided for by rubrics constitutes constraints on financial management practices.

What is more, considering the cluster mean (c) on spending out of school rubrics for principals 3.88 and that for bursars 3.72 which fall above the acceptance criterion mean of 2.50, it can therefore be interpreted to mean that both respondents agreed to a very high extent on the fact that any expenditure which is done out of school rubrics constitute financial management constraints.

Hypothesis Two: There is no significant difference in the mean responses of principals and bursars on constraints to financial management practices as a result of spending out of school rubrics in public secondary schools in Mezam Division of the North West Region of Cameroon

**Table 4: t-test Analysis of Principals and Bursars on Spending out of School Rubrics as Constraints to Financial Management in Public Secondary Schools in Mezam Division of the North West Region of Cameroon.**

Group	N	$\bar{x}$	SD	df	t-calculated	t-table	Decision
Principals	78	3.88	0.30	125	2.36	1.96	S
Bursars	49	3.72	0.45				

In table 4, the calculated t (2.36) was greater than the table t (1.96). Hence the null hypothesis was rejected. This indicates that there was a significant difference in the mean opinions of the respondents with regards to constraints as a result of spending out of rubrics.

Table three above also reports the findings of the t-test analysis for the significance of the difference in the response of principals and bursars on the constraints to financial management of public secondary schools of Mezam Division of the North West Region of Cameroon. The t-critical required at 5% level of significance for 126 degrees of freedom is 1.96 with the cluster t-calculated value of 1.18, the null hypothesis is accepted as postulated. Therefore there is no significant difference in the mean responses of principals and bursars on the constraints to financial management in public secondary schools in Mezam Division of the North West Region of Cameroon.



Data on table five above show that except of item 5 all the items have mean continuum above 2.50 by the two categories of respondents. Precisely items 1, 2, 3, 4, and 6 are rated 3.77, 3.41, 3.41, 3.66, and 3.83 by principals and 3.73, 3.75, 3.42, 3.83, and 3.81 by bursars. It can generally be interpreted that both respondents agreed that the meagre amount provided by government (with mercury prizes) to run the schools makes financial management difficult, late arrival of government credits to schools constraints financial management practices, the low income level of the community that make up the school makes the parents unable to pay fees on time and this creates difficulties in managing the finances, and delays in withdrawing school monies when the need arises from the government treasury where all school fees are paid constitutes a constraint in the management of school finance in secondary schools in Mezam Division. On the other hand, looking at item 5 which borders on school heads sourcing for extra funds for the school through organizing fundraising, both respondents scored below the mean continuum of 2.5. The item was rated 2.02 and 1.61 by both the principals and bursars respectively indicating that school heads do not source for extra funds for the school.

Nevertheless, looking at the cluster mean (  $\bar{c}$  ) for principals 3.35 and that for bursars 3.36 which falls above the mean continuum of 2.50, it is therefore the opinion of the two categories of respondents who agreed that the meagre amount provided by government (with mercury prizes) to run the schools, late arrival of government credits to schools, the low income level of the community that make up the school makes the parents unable to pay fees on time, the inability for school heads to source for extra funds, and delays in withdrawing school monies when the need arises from the government treasury where all school fees are paid all constitute constraints in the management of school finance in secondary schools in Mezam Division of the North West Region of Cameroon.

**Hypothesis Three:** A no significant difference exist in the mean ratings of principals and bursas on how insufficient provision of funds to schools constraints on the financial management practices of public secondary schools in Mezam Division of the North West Region of Cameroon.

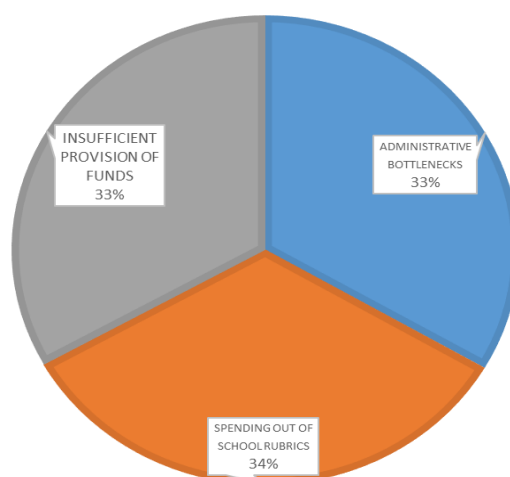
**Table 6: t-test Analysis of Principals and Bursars on Insufficient Provision of Funds as Constraints to Financial Management in Public Secondary Schools in Mezam Division of the North West Region of Cameroon.**

Group	N	$\bar{x}$	SD	df	t-calculated	t-table	Decision
Principals	78	3.35	0.91	125	0.68	1.96	NS
Bursars	49	3.36	0.49	125			

As indicated in table 6, the calculated t (0.68) was less than the table t (1.96). As such, the null hypothesis was accepted. This shows that there was a no significant difference in the mean ratings of principals and bursars on financial management constraints as a result of insufficient provision of funds in public secondary schools of Mezam division of the North West Region of Cameroon.

Considering the three variables that affect financial management in public secondary schools of Mezam Division of the North West Region of Cameroon the extent of their strength can be seen on figure1.

## STRENGTH OF VARIABLES OF CONSTRAINTS



**Figure 1: Pie chart showing the degree of the variables on constraints**

As indicated on figure 1, the percentage score of the three variables portray that their constraints on financial management are almost the same. The highest score from the respondents was on spending out of school rubrics (34%), while administrative bottlenecks and insufficient provision of funds recorded 33% respectively. This is an indication that the constraints are equal in strength.

## DISCUSSION

In the forgoing, administrative bottlenecks constraints on the financial management practices of principals of public secondary schools in Mezam Division of the North West Region of Cameroon. The study examined the administrative bottlenecks constraints such as the absence of a bursar in the school, visits to schools by administrators (SDO's, DO') and education officials (Regional and Divisional Delegates, Inspectors etc.), untrained nature of bursars who are appointed teachers to perform the function, school heads lack the skills necessary to organize fundraising, transformation of government credit cards into materials is always a problem, and inadequate financial management skills by school administrators in the division. The findings showed that both respondents agreed to a very high extent on the constraints as a result of administrative bottlenecks thereby agreeing with the findings of Mestry (2004) and Thenga (2012) who summed up that many principals and school governing board members lack the necessary financial knowledge and skills are placed under tremendous pressure and also that school treasurers lack accounting and financial skills.

The t-test analysis on table 2 above indicates that the critical t-value of 1.96 is less than the calculated t-value of 5.67, the null hypothesis is rejected as postulated. Therefore, there is a significant difference in the mean responses of principals and bursars with regards to administrative constraints on the management of school finances.

It was the opinion of principals and bursars in public secondary schools in Mezam Division of the North West Region of Cameroon that providing 'transport' or 'gifts' to administrators or education officials who visit the school not provided for by school rubrics, attending seminars, workshops, and symposiums by teaching and administrative staff requires money not provided for by rubrics, and contributions for occasions like national and international days not provided for by rubrics constituted constraints to financial management practices. This finding is in line with what Barreto, (2018) summed up that what you do or do not include in the budget section of your application could be the difference between success and failure which indicates that when expenditure is carried out when no budget provision is made, school heads are bound to have constraints. It is equally in line with the studies of Mito and Enose (2012) and Nwakpa (2015) who all found out that funds to organize seminars and workshops, remuneration of teachers are not budgeted for but school heads must ensure that these activities are carried out.

The t-test analysis on table 4 showed that there was a significant difference in the opinions of principals and bursars with regards to the constraints emanating from spending out of school rubrics. Since the critical t-value of 1.96 is smaller than the t-calculated of 2.36, the null hypothesis is rejected in favour of the alternative.

In relation to research question three which bothers on insufficient provision of funds such as meagre amount provided by government (with mercury prizes) to run the schools, late arrival of government credits to schools, low income level of the community that make up the school makes the parents unable to pay fees on time, low income level of the community that make up the school makes the parents unable to do any extra donations to the school, inability for school heads to source for extra funds for the school through organizing fundraising, and delays in withdrawing school monies when the need arises from the government treasury where all school fees are paid the respondents agreed that they all constitute a constraint to financial management. This is in line with Barasa (2009) who acknowledged that effective management of financial resources is a momentous assignment for head teachers. With the absence of sufficient financial resources, institutions will be unable to effectively perform their assigned roles. In addition to this, Leu and Byren (2005), who did a study in six sub-Saharan countries namely, Ghana, Guinea, Ethiopia, Tanzania, Uganda and Madagascar found out that parents are reluctant to pay fees and again it is the heads who must ensure that the fees is paid. Considering the t-test analysis for the hypothesis which indicates that the t-calculated 0.68 is less than the t-table of 1.96, the null hypothesis is therefore accepted. Therefore, there was a no significant difference in the mean ratings of principals and bursars on financial management constraints as a

result of insufficient provision of funds in public secondary schools of Mezam Division of the North West Region of Cameroon.

## RECOMMENDATIONS

Deriving from the findings and analysis it was pertinent to recommend that:

1. Government should put in place bursars in all schools because schools that do not have bursars, principals are bound to spend time collecting fees and struggle to put records together alongside other administrative and pedagogic functions. What is more government should ensure that courses in educational finance be offered in the teacher training colleges where teachers are trained.
2. Since expenditure by principals should follow rubrics, all activities in which principals need to spend money on should be provided for substantially by the rubrics or principals should stop giving money or making gifts to administrators who make tours or education stakeholders like regional or divisional inspectors who visit the schools since such are not provided for by regulations in place.
3. There is need for government to make available sufficient funds for the running of secondary schools in Mezam division because this will make possible the attainment of educational programmes.
4. Government credits meant for the running of secondary schools in the division should be made available well on time even before the reopening of the schools so that such funds should be used for the purpose it is intended for.
5. Since education in the country is a partnership, principals and bursars should be equipped with the skills of raising additional funds for their establishments and be able to educate the community to not only pay the fees of their children on time but to be ready to make extra contributions towards the growth of the schools.

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