



# Assessment of Financial Management Practices Among Secondary School Principals Kaduna State

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**Abstract:** The study ascertained financial management practices of secondary school principals in Kaduna State. Four research questions and two null hypotheses were formulated to guide the study. The study employed a survey research design. The population was not sampled due to the manageable size hence 624 principals of government grant aided secondary schools were used. A forty seven item questionnaire was administered on 312 junior principals and 312 senior principals respectively. Mean rating and standard deviation were used to answer the four research questions while t-test statistics was used to test the two null hypotheses. The test of the two null hypotheses showed that there was no significant difference in the mean ratings of junior and senior secondary school principals on sources of funds for secondary schools, and there was no significant difference in the mean ratings of senior and junior secondary school principals on how funds are managed in secondary schools in Kaduna State. The findings of study revealed that principals explore other sources of funds such as P.T.A. levies, funds from school farms, magazines, speech and prize giving day, and canteens. Money raised from these sources are included in school budget therefore such funds are accounted for. Budgetary plans are made in collaboration with heads of department but not strictly adhered to in terms of implementation. Furthermore, the findings showed that there were several factors militating against financial management such as ghost workers, untimely disbursement of funds, lack of ICT training in the bursary department and neglect of internal auditing.

**Keywords:** Assessment, Financial Management Practices, Secondary School, Principals

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## 1. Introduction

The principal is the executive head of a secondary school. He is responsible for coordinating all school activities ranging from student enrolment, planning of the school time table, keeping of school records like the class registers, log book, visitors book, updating his staff with information from the ministry of education, instructing the students, making budgetary and fiscal plans, sourcing for fund to run the school and managing the funds made available to run the school with the aim of realizing educational goals and objectives. One of the responsibilities of the secondary school principal is financial management. The principal is expected to source for funds for running of the school, he is expected to expand the sources of the school income from school magazines, school workshops, school canteens, students arts and crafts, school poultry and farms rather than over dependence on government grants. Beyond sourcing for funds the principal has the responsibility of managing the

available cash in the school to avoid waste and displacement of priorities in attending to school needs.

What then is financial management? Financial management is the application of conventional principles in untasteful spending of organizational funds with the aim of achieving institutional plans and aspirations. Pandey [1] defines financial management as activity which is concerned with the planning and controlling of an organization's financial resources. According to Ogbonnaya [2] financial management implies liability to be called upon to account for or answer for funds entrusted to one's care.

Principals of secondary schools in Kaduna State depend on school fees as a source of generating fund for the school. Other sources of funds include government's monthly or quarterly subvention and P.T.A. levies. Irrespective of all the sources of funds available to secondary school principals, some school activities and programmes are not being handled effectively because of lack of adequate funds. Insufficient funds hinders the provision of infrastructural facilities,

laboratory equipments, computers, power plants, audio-visual aids and stationeries among other facilities that enhances the operation of the school. Lack of these facilities frustrates school programmes and ultimately aborts educational goals and objectives. Osuala [3] opined that the financing of education is a collective responsibility of all stakeholders.

The school principal is expected to complement government's effort by diversifying their income basis and utilizing the available funds judiciously for the attainment of educational goals. The problem of inadequate instructional facilities in secondary schools in Kaduna State do not exclusively rest on funding as often depicted, rather the problems are most likely made complex due to poor financial management by the principals. Some of the principals are accused of lacking the necessary training required of financial managers while others are accused of imposing illegal levies on the students, neglecting budgetary plans, delaying disbursement of funds for fraudulent purposes. This situation apparently crates a turbulent atmosphere for the success of teaching-learning process. According to Oguonu, [4] the school administrator needs specific skills in financial management which are as follows:-Revenue generation, Assessment of the school needs, Planning and programming, Prioritizing areas of pressing needs, Cost benefit analysis, Stock taking, Market survey, Budgeting, Financial record keeping, Receipts, Banking strategies, Delegation of staff for financial matters, Auditing and Accountability.

Financial management practices of principals in Kaduna State has become a sensitive issue over the years because of the growing public and government interest in the provision of funds for the implementation of school programmes. The public expects the school administrators to ensure prudent management of school funds but on the contrary there are speculations and accusations of financial mismanagement by principals such as lack of initiative by principals to create other sources of funding the school, neglect of budgetary plans in financing school programmes, poor disbursement of funds, lack of trained personnel's such as the bursars and cashier, lack of training in financial management by some principals, illegal levies imposed on students, incompleteness of projects already approved and paid for by the government, abuse of P.T.A funds, poor record keeping and poor auditing and accounting system. It is against this background, that this study is designed to investigate the financial management

practices of secondary school principals in Kaduna State.

## 2. Methodology

The design of this study was descriptive survey, this seeks to establish the opinion of the principals of junior and senior secondary schools in Kaduna State on sources of fund generation, budget preparation, disbursement of funds and how funds are accounted for. The population of the study comprises all principals of government financed junior and senior secondary schools in Kaduna State. Based on the available statistical record as at March 2009, the population of junior and senior school principal was six hundred and twenty-four (624). This was later categorized as follows. Three hundred and twelve (312) principals of Junior school and three hundred and twelve (312) principals of senior secondary school. A 47 – item questionnaire titled Strategies of Financial Management Questionnaire (SFMQ) was developed by the researcher to elicit information from the respondents. The instrument was face validated by three experts; two from the Department of Educational Foundations Ahmadu Bello University, Zaria Kaduna Nigeria, one from Measurement and Evaluation of the same Faculty of the University. To ensure reliability of the instrument especially the internal consistency of the instrument, the Cronbach Alpha procedure was used and total reliability coefficient alpha of 0.67 was obtained for the items. This is considered adequate enough for the study. The researcher used mean and standard deviation to analyze the research questions, and t-test to test formulated hypotheses. For the research questions 2.50 was used as the criterion mean. Any item that attains a response mean score of 2.50 and above was accepted otherwise it was rejected.

## 3. Results

### 3.1. Research Question 1

What are the sources of funding secondary schools in Kaduna State?

Data collected in respect of the above research questions was analyzed descriptively and the findings reported in the table 1.

*Table 1. Mean and Standard Deviation Ratings of Senior and Junior secondary school principals on sources of funds.*

S/N	Sources of Funds	Senior Principals			Junior Principals		
		X	SD	Dec	X	SD	Dec
1	International support from agencies like UNICEF and UNESCO	1.99	0.70	Disagree	3.91	0.98	Agree
2	Government grants in form of aids, recurrent and capital grants	3.44	0.92	Agree	3.43	0.92	Agree
3	Funds from school poultry, farm	2.58	0.80	Agree	3.35	0.91	Agree
4	Funds from school canteen	2.64	0.81	Agree	2.92	0.85	Agree
5	Funds from school magazine	2.79	0.83	Agree	2.92	0.85	Agree
6	Funds from school speech & prize giving day	2.66	0.81	Agree	2.76	0.83	Agree
7	Funds from board of Governors	1.96	0.70	Disagree	2.88	0.84	Agree
8	Parents/Teachers Association levies	3.49	0.93	Agree	3.50	0.93	Agree
9	Funds from school fees	3.35	0.91	Agree	2.59	0.80	Agree
10	Financial support from old boys association	3.30	0.90	Agree	3.31	0.90	Agree
11	Funds from school workshops like carpentry & metal workshop	2.62	0.80	Agree	1.95	0.69	Disagree

Table one above presents the views of senior and Junior Secondary school principals on sources of funds for secondary schools in Kaduna State. A look at the table shows that item 2, 3, 4, 5, 6, 8, 9, 10 and 1 are rated 3.44, 2.58, 2.64, 2.79, 2.66, 3.49, 3.35, 3.30 and 2.62 with standard deviation of 0.92, 0.80, 0.81, 0.83, 0.81, 0.93, 0.91, 0.90 and 0.80 respectively for senior secondary school principals, while Junior Secondary principals rated items 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10 with mean scores of 3.91, 3.43, 3.35, 2.92, 2.92, 2.76, 2.88 3.50, 2.59, and 3.31 with standard deviation of 0.98, 0.92, 0.91, 0.85, 0.85, 0.83, 0.84, 0.93, 0.80 and 0.90 respectively, low mean ratings of 1.99 1.96 and 1.95 for senior and junior secondary school principals.

Therefore, the findings from the responses of both the junior and senior secondary school principals as indicated reveals that the sources of funds in secondary schools in Kaduna State includes: government grants, fund generated from school poultry, school canteen, school farm, school magazine, school fees, P.T.A levies funds from school speech and prize giving day.

### 3.2. Research Question 2

What are the procedures of budget preparation in secondary schools in Kaduna State?

**Table 2.** Mean and Standard Deviation Ratings of Senior and Junior Secondary School Principals on Procedures of Budget Preparation in Secondary Schools.

S/N	PROCEDURES OF BUDGET PREPARATION IN SECONDARY SCHOOLS IN KADUNA STATE	Senior Principal s			Junior Principals		
		X	SD	Dec	X	SD	Dec
12	Stock taking and market survey is made before budget preparation.	2.77	0.83	Agree	2.79	0.86	Agree
13	A deficit budget is usually adopted.	2.80	0.83	Agree	2.54	0.79	Agree
14	A surplus budget is usually adopted.	2.79	0.86	Agree	3.56	0.94	Agree
15	All petty fund generated within the school is involved in budget plans	2.57	0.80	Agree	3.98	0.99	Agree
16	Staff salaries are accommodated in the budget.	3.03	0.86	Agree	3.82	0.97	Agree
17	There is provision for unforeseen expenditures in the budget.	2.89	0.84	Agree	3.05	0.87	Agree
18	The cost of implementing educational programmes are carefully considered.	3.01	0.86	Agree	3.42	0.92	Agree
19	Principals collaborate with heads of department for budgetary plans.	2.69	0.81	Agree	3.27	0.90	Agree
20	Before the budget is prepared the ministry represented by the commissioner calls for circular.	1.99	0.70	Disagree	2.96	0.86	Agree
21	Principals prepare their budget singlehandedly.	2.63	0.80	Agree	1.99	0.70	Disagree
22	Principals are called upon to defend their budgets/proposal before approval.	2.99	0.86	Agree	2.92	0.85	Agree
23	The budget has to pass through the accountant general of the state who processes the warrant, prepares mandate and sends to the bank.	2.89	0.84	Agree	3.95	0.98	Agree

Table 2 above reveals the opinion of Junior and senior secondary school principals on procedures of budgets preparation in secondary schools. The table indicates that items 12, 13, 14, 15, 16, 17, 18, 19, 21, 22 and 23 are rated 2.77, 2.80, 2.79, 2.57, 3.03, 2.89, 3.01, 2.69, 2.63, 2.99 and 2.89 with standard deviation of 0.83, 0.83, 0.86, 0.80, 0.86, 0.84, 0.86, 0.81, 0.80, 0.86 and 0.84 respectively for senior secondary school principals rated items 12, 13, 14, 15, 16, 17, 18, 19, 20, 22 and 23 with mean scores of 2.79, 2.54, 3.56, 3.98, 3.82, 3.05, 3.42, 3.27, 2.96, 2.92, and 3.95 with standard deviation of 0.86, 0.79, 0.94, 0.99, 0.97, 0.87, 0.92, 0.90, 0.86, 0.85 and 0.98 respectively. The low mean ratings of 1.99 and 1.99 for senior and junior secondary school principals. The result of the findings obtained reveals that principals employ the following practices in preparing the school budget: stock taking and market survey is made

before budget preparation, a surplus budget is usually adopted, all petty fund generated within the school is involved in budget plans, staff salaries are accommodated in the budget, the cost of implementing educational programmes are carefully considered, principals collaborate with heads of department for budgetary plans, principals are called upon to defend their budget proposal before approval and the budget has to pass through the accountant general of the state who processes the warrant and prepares mandate and sends to the bank.

### 3.3. Research Question 3

What are the factors hindering financial management in the schools?

**Table 3.** Mean and Standard Deviation Ratings of Senior and Junior Secondary School Principal on Factors Hindering Financial Management.

S/N	FACTORS HINDERING FINANCIAL MANAGEMENT	Senior Principal s			Junior Principals		
		X	SD	Dec	X	SD	Dec
24	Low fund generation	3.58	0.94	Agree	3.76	0.96	Agree
25	Ghost workers	3.24	0.90	Agree	3.14	0.88	Agree
26	Lack of budgetary plans	3.11	0.87	Agree	3.08	0.87	Agree
27	School budget are not followed strictly	2.92	0.85	Agree	2.92	0.85	Agree
28	Internal auditing of school accounts is neglected	3.42	0.92	Agree	3.43	0.92	Agree
29	Increase in school enrolment	3.72	0.96	Agree	3.73	0.96	Agree
30	Untimely fund disbursement to school departments	3.94	0.98	Agree	2.97	0.86	Agree

S/N	FACTORS HINDERING FINANCIAL MANAGEMENT	Senior Principals			Junior Principals		
		X	SD	Dec	X	SD	Dec
31	Delay of fund allocation from the government	3.00	0.86	Agree	3.00	0.86	Agree
32	Displacement of priority in fund allocation	3.08	0.87	Agree	3.87	0.97	Agree
33	Irregular statement of account from the Bursary Department.	3.90	0.98	Agree	2.94	0.85	Agree
34	Lack of ICT training of bursary department staff.	2.98	0.86	Agree	2.77	0.83	Agree
35	The principal need specific training in financial management.	2.92	0.85	Agree	3.40	0.92	Agree

Table 3 above indicates the responses of junior and senior secondary school principals on factors hindering financial management. A look at the table shows that items 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34 and 35 are rated 3.58, 3.24, 3.11, 2.92, 3.42, 3.72, 3.94, 3.00, 3.08, 3.90, 2.98 and 2.92 with standard deviation of 0.94, 0.90, 0.87, 0.85, 0.92, 0.96, 0.98, 0.86, 0.87, 0.98, 0.86 and 0.85 for senior secondary school principals while Junior Secondary school principals rated the same items with mean scores of 3.76, 3.14, 3.08, 2.92, 3.43, 3.73, 2.97, 3.00, 3.87, 2.94, 2.77 and 3.40 with standard deviation of 0.96, 0.88, 0.87, 0.85, 0.92, 0.96, 0.86, 0.86, 0.97, 0.85, 0.83 and 0.92 respectively. The table above shows that the factors hindering financial management in secondary schools in Kaduna State are low fund generation,

ghost workers, lack of budgetary plans, school budget are not followed strictly, neglect of internal auditing of school accounts, increase in school enrolment, untimely fund disbursement to school departments, delay of fund allocation from the government, displacement of priority in fund allocation, irregular statement of account from the Bursary Department, lack of ICT training of bursary department staff, and the tanning of principals in specific financial management skills.

#### 3.4. Research Question 4

How are funds managed by the principals in secondary schools in Benue State?

**Table 4.** Mean and Standard Deviation Ratings of Senior and Junior Secondary School Principals on How Funds are Managed in Secondary Schools.

S/N	HOW FUNDS ARE MANAGED IN SECONDARY SCHOOLS IN KADUNA STATE	Senior Principals			Junior Principals		
		X	SD	Dec	X	SD	Dec
36	There is strict adherence to budget plans in the school.	3.90	0.98	Agree	2.06	0.71	Disagree
37	Quarterly account of income and expenditure is kept by the principal.	3.94	0.98	Agree	3.03	0.86	Agree
38	There is annual financial statement of accounts from the bursary department.	4.00	1	Agree	3.00	0.86	Agree
39	The Ministry of Education specifies funds meant for capital and recurrent expenditure	3.98	0.99	Agree	2.98	0.86	Agree
40	The principal is the sole signatory to the school account.	3.00	0.86	Agree	2.00	0.70	Disagree
41	Priority is given to areas of school need that is most pressing.	3.92	0.99	Agree	2.92	0.85	Agree
42	Disbursement of fund to school departments is delayed.	3.49	0.93	Agree	3.46	0.92	Agree
43	Heads of department account for fund disbursed to their offices.	3.96	0.99	Agree	2.98	0.86	Agree
44	Records of receipts/voucher of all moneys expended by the heads of department are kept.	2.35	0.76	Agree	2.96	0.86	Agree
45	All payments are made with approval from the principal.	4.00	1	Agree	3.00	0.86	Agree
46	Principals as the chief accounting officer render financial report of their expenditure to the state ministry of education.	3.00	0.86	Agree	3.02	0.86	Agree
47	Surplus moneys are returned to the bursary department after expenditure.	3.28	0.90	Agree	3.65	0.95	Agree

Table 4 above presents the opinion of senior and junior secondary school principals on how funds are managed in secondary schools. The table above shows that senior secondary school principals rated items 36, 37, 38, 39, 40, 41, 42, 43, 45, 46 with mean scores of 3.90, 3.94, 4.00, 3.98, 3.00, 3.92, 3.49, 3.96, 4.00, 3.00 and 3.28 with standard deviation of 0.98, 0.98, 1, 0.99, 0.86, 0.99, 0.93, 0.99, 1, 0.86 and 0.90 respectively. Junior secondary school principals rated items 37, 38, 39, 41, 42, 43, 44, 45, 46 and 47 with mean scores of 3.03, 3.00, 2.98, 2.92, 3.46, 2.98, 2.96, 3.00, 3.02 and 3.65 with standard deviation of 0.86, 0.86, 0.86, 0.85, 0.92, 0.86, 0.86, 0.86, 0.86, and 0.96 respectively. The low mean rating of 2.35, for senior secondary school principals, 2.06 and 2.00 for junior secondary school principals.

The analysis shows that there is relatively lack of adherence to budget plans by some secondary school

principals, quarterly account of income and expenditure is kept by the principal, there is annual financial statement of accounts from the bursary department, the Ministry of Education specifies funds meant for capital and recurrent expenditure, priority is given to areas of school need that is most pressing, disbursement of fund to school departments is delayed, records of receipts/voucher of all moneys expended by the heads of department are kept, all payments are made with approval from the principal, principals as the chief accounting officer render financial report of their expenditure to the state ministry of education and surplus moneys are returned to the bursary department after expenditure.

#### 3.5. Hypotheses One

There will be no significant difference between the mean rating of junior and senior school principals on the source of funding secondary schools in Kaduna State.

**Table 5.** T-Test Analysis of the Responses of Senior and Junior Secondary School Principals on Sources of Funds for Secondary Schools.

S/N	Item	No	X	SD	DF	Calculated + Value	Table value of t	Decision
1	Senior principals	312	2.80	0.82	622	0.51	1.96	ificant
2	Junior principals	312	3.04	0.86				

The table above shows that the calculated t-value of 0.51 at 622 degree of freedom and at 0.05 level of significance. Since the calculated t-value of 0.51 is less than the table value of 1.96, the null hypothesis is accepted as postulated. Therefore, there is no significant difference in the mean ratings of junior and senior secondary school principals on sources of funds for secondary schools.

**Table 6.** T-test Analysis of the Responses of Senior and Junior Secondary School Principals on How Funds are Managed in Secondary Schools in Kaduna State.

S/N	Item	No	X	SD	DF	Calculated + Value	Table value of t	Decision
1	Senior principals	312	3.56	0.93	622	0.52	1.96	Not significant
2	Junior principals	312	2.92	0.84				

Table 6 above reveals that the calculated t-value is 0.52 at 622 degree of freedom and at 0.05 level of significance. Since the calculated t-value of 0.52 is less than the table value of 1.06, the second null hypothesis of this study is accepted. Therefore, there is no significant difference in the mean ratings of senior and junior secondary school principals on how funds are managed in secondary schools in Kaduna State.

## 4. Discussion

Specifically, the discussion was organized using the following sub-headings. Sources of funds Procedure of budget preparation Factors hindering financial management how funds are managed in secondary schools.

### 4.1. Sources of Funds

The findings of the study on sources of funds for secondary school indicate that secondary school principals in Kaduna State make several efforts to raise funds for their schools. They collect government grant, levies from students, school fees, liaise with the PTA to attract donations for school projects, request for funds from the host community members. This finding agrees with Enyi [5] that principals raise funds through several sources. However, the over-reliance on school fees and government grant as found in this study is a threat to the management of secondary school education in Kaduna State. This is because it could easily lead to extortion of money from students and parents. Besides, secondary education is supposed to be free under the universal Basic Education Programme in Nigeria [6]. With collection of levies, how free then is education? There is also the possibility that the money accruable from the levies and sales of products might be used for personal gratification and not for the development of the schools.

### 4.2. Procedure of Budget Preparation

On the procedure of budget preparation the opinion of the

### 3.6. Hypothesis Two

There will be no significant difference between the mean ratings of junior and senior school principals on the financial management practices of principals in Kaduna State.

respondents shows that stock taking and market survey is made before the budget preparation. Confirming the above finding San-Luis [7] who found that school heads minimize expenditure and income generation in the Philippines. One would expect school principals to use the funds generated in line with the school annual budget and of the federal and state government of Nigeria for budget implementation.

### 4.3. Factors Hindering Financial Management

The major finding on factors hindering financial management practices by secondary school principals indicates the views of the respondents as low funds generation. The present finding does not augur well for the management of secondary school in Kaduna State. With this trend private sector partnership is limited in Kaduna State secondary schools. The finding negates the recommendation by UNDP [8](2006) that an effective strategy for sustainable development of secondary school should involve the private sector. Without visiting the private sector to solicit for funds, the potentialities of private sector are yet to be optimally harnessed for managing secondary schools.

### 4.4. How Funds are Managed in Secondary Schools

It was discovered through the findings of the study that strict adherence to budget plans is how funds can be managed effectively in secondary schools in Kaduna State. However, demanding for adherence to budget plans is one thing, but scrutinizing the efficacy and prudence of income and expenditures is another thing. It is in line with this Akpa [9] revealed that in ensuring accountability in financial management, principal's should regularly crosscheck and monitor school accounts, insist on collection of receipts of purchases from staff, keep ledger accounts of all maintenance costs such as flooring and electricity bills. All these practices are commendable and would minimize the incidence of financial mismanagement in secondary schools in Kaduna State. Ofougwuka [10] found in some cases that money is

used for school improvement and the percentage actually utilized is never made public because no questions are asked. This trend has continued over the years, making for poor accountability. Without adequate accountability in schools, the extent of development in secondary school might be limited. The finding on the hypothesis indicated that there is no significant difference between the mean ratings of principals of senior and principals of junior on how funds are managed in secondary schools in Kaduna State.

## 5. Conclusion

The quality of education made accessible for the public would depend largely on the pattern of resource management in our schools. This implies that there is a direct relationship between the quality of instructional facilities provided and the managerial practices employed by school administrators. The problem of shortage of qualified teachers and lack of instructional facilities do not exclusively rest on funding as often depicted, rather the problems are made complex due to poor management. Education is a collective responsibility of all stake-holders. Therefore the school principal is expected to complement governments' effort by diversifying their income bases and utilizing the available funds judiciously for the attainment of their organizational goals.

Moreover, a situation where school principals do not employ accountability in their financial management practices implies a hazardous condition in such schools. One can therefore conclude that principals in Kaduna State should perform their financial management duties in a manner satisfactory enough to enhance sustainable development of secondary schools. Hence, secondary school principals should seek for innovative practices such as training in ICT, accounting, internal auditing, prompt disbursement of funds, and implementation of budget in order to enhance sustainable management of secondary education in Kaduna State.

## 6. Recommendations

On the basis of the findings in this study, the researcher made the following recommendations for improvement bearing the need for effective financial management practices by secondary school principals.

- (1) Secondary school principals should harness the potential of multi-sectorial partnerships (companies, banks, P.T.A, organizations associations, and industries).
- (2) Principals should explore and maximize other

supplementary sources of funds and limit reliance on school levies.

- (3) The PTA should continue to liaise with principals to manage school funds but should report cases of illegal expenditure to appropriate authority.
- (4) Principals should ensure internal auditing of school accounts.
- (5) Principals should improve on transparency and accountability in schools' financial management practices at all times.

The State Ministry of Education should organize workshop and seminars that could enhance financial management practices for principals.

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