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Analysis of the Relationship between Administrators' Financial Management Strategies and Secondary School System Effectiveness

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Abstract

To date, inadequate funding remains a major challenge to effective school administration. This necessitates the adoption of proper financial management strategies to enhance the attainment of school goals. This study examined the relationship between administrators' financial management strategies and school system effectiveness. The main objective was to assess the relationship between financial planning strategy, financial expenditure control strategy, and the effectiveness of private secondary school system in Cross River State, Nigeria. 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 titled "Financial Management Strategies and Secondary School System Effectiveness Questionnaire (FMSSSEQ)", assessed by three experts in Educational Management, Test, Measurement, and Evaluation. The instrument's reliability was established through Cronbach's Alpha, yielding coefficients of .77 and .81. Responses were scored on a four-point Likert scale and analyzed using Pearson Product-Moment Correlation in SPSS v26 at a 0.05 significance level. The findings revealed a statistically significant relationship between financial planning strategy, financial expenditure control strategy, and school system effectiveness. The study concluded that administrators' financial management strategies significantly relate to the effectiveness of the secondary school system in Cross River State, Nigeria. The results highlight the importance of financial planning in setting clear budgets, prioritizing expenditures, and aligning resources with educational goals. Additionally, effective expenditure control promotes accountability, reduces waste, and optimizes resource use, which ultimately improve school system effectiveness. The study recommended that the state government through the ministry of education should organize a capacity-building programs for school administrators to improve their financial planning competencies, so as to promote better financial management and overall school performance.

Keywords: Financial Management Strategies, Financial Planning, Expenditure Control, System Effectiveness, Private Secondary School

Introduction

Secondary education in Nigeria plays a crucial role in bridging the gap between primary and tertiary education. It is the stage of education that students undergo after completing primary school and before advancing to tertiary education. Acknowledging its significance, the federal government has outlined its overarching objectives as equipping students for productive participation

in society and preparing them for higher education (FRN, 2013). School goal attainment is categorized into three key areas: access to higher education, knowledge acquisition, and teaching/learning outcomes (Etor *et al.*, 2019) ^[13]. This stage of education is designed to foster intellectual growth, promote critical thinking, and equip students with the skills needed to contribute meaningfully to the economy and society. These objectives align with Nigeria's national vision of developing responsible, well-rounded, and productive citizens. Etor *et al.* (2019) ^[13] further emphasize that by the time students complete secondary education, they should have acquired sufficient knowledge and skills to either pursue higher education or enter the workforce. Teachers are key resources in the education system (Difoni *et al.* 2025) ^[9]. Thus, successfully achieving these objectives serves as a key indicator of school effectiveness.

In this study, secondary school system effectiveness refers to a school's ability to achieve its educational objectives while fostering students' overall development, including academic success, social growth, and character formation. Egbo *et al.* (2025) ^[10] refers to it as the extent to which they fulfill their responsibilities and duties within the school system. According to Boonla and Treputthara (2014) ^[7] it is the degree to which a school meets its intended goals in terms of both outputs and outcomes. Similarly, Scheerens (2015) ^[32] describes it as a school's capacity to attain its objectives at a higher level than comparable institutions with similar resources. The concept of effectiveness can be categorized into three key dimensions: input, process, and output. The input dimension refers to the resources, infrastructure, and human capital available to an institution, such as funding, teacher quality, and learning materials. The process dimension focuses on the methods, strategies, and practices used to transform inputs into meaningful learning experiences, including teaching approaches, school management, and student engagement. The output dimension assesses the results achieved, such as student performance, graduation rates, and overall school success. Together, these dimensions provide a comprehensive framework for evaluating institutional effectiveness.

Globally, the significance of education has been sufficiently established (Egbo, 2017) ^[10]. The goal of education in developing countries like Nigeria is to equip students with new skills, tacit knowledge, cultures, attitudes, behaviors and innovative ways of solving day to day problems in life (Osha et al., 2021) ^[30]. According to Akay and Aypay (2016) ^[3] effective schools not only meet but exceed expectations in academic achievement and students' personal and social development. Moreover, they play a crucial role in human resource development (Babalola, 2019; Peterson, 2009) ^[6]. Furthermore, Ngene and Obona (2024) ^[18] explained effectiveness as the principal's ability to efficiently manage the school and foster a positive and productive educational environment. Effectiveness refers to the extent to which a school adeptly fulfills their duties and responsibilities, positively influencing student learning and development (Obona *et al.*, 2024) ^[18]. It can be concluded that secondary school system effectiveness will foster quality education, address students' diverse needs, and contribute to societal progress.

However, Obona *et al.* (2024) ^[18] note that school effectiveness remains a major concern for parents and educational stakeholders. Research also indicates that many secondary schools underperform (Akeke, 2019; Akinola &

Adebakin, 2016; Dahiru, Basri, & Pihie, 2017; Odigwe, 2019; Taiwo & James, 2015) ^[4, 8, 28]. Ejom *et al.* (2024) ^[12] identify several challenges hindering the achievement of secondary education goals, including overcrowded classrooms, a shortage of qualified teachers, high dropout rates due to inadequate facilities, lack of incentives, and an uncondusive learning environment. Additionally, some secondary schools in Cross River State struggle with ineffective communication systems and limited administrative support, leading to low teacher morale, increased conflict, and declining student performance (Hassan *et al.*, 2024) ^[18]. These inefficiencies manifest in poor academic achievement, high unemployment rates, economic instability, moral decline, a redundant workforce, ill-prepared graduates, and excessive reliance on developed nations (Babalola in Odigwe, 2019) ^[6].

In Cross River State, the underperformance of students and negative attitudes of teachers have raised serious concerns among parents and educational stakeholders. Observation and experience showed that many teachers neglect their responsibilities, fail to prepare lesson notes, to teach, and often engage in unprofessional behavior. Additionally, poor maintenance of teaching and learning facilities has further weakened the effectiveness of secondary schools. These challenges require urgent attention in order to ensure the attainment of educational goals in these schools. Regardless of the financial resources available to a school, without prudent financial management, goals attainment cannot be achieved. This underscores the need for school administrators to adopt effective financial management strategies to enhance system effectiveness.

Administrators' financial management strategies refer to the systematic planning, allocation, and control of financial resources to ensure transparency, accountability, and efficient utilization of funds. This also involves the strategic planning, organization, and control of funds to ensure that an institution successfully achieves its goals (Obona *et al.*, 2024) ^[18]. It encompasses budgeting, resource allocation, expenditure monitoring, and the effective utilization of financial assets to support school operations, infrastructure, and educational programs (Senge *et al.*, 2021, as cited in Obona *et al.*, 2024) ^[18], which are crucial for enhancing school effectiveness by improving infrastructure, instructional quality, and overall institutional performance. Proper financial management is essential for the success of any educational institution, as effective planning, allocation, and control of funds play a crucial role in improving school performance. Francisco (2018) ^[16] defines financial management as the process of planning, organizing, and controlling financial resources to achieve institutional goals. Kirui, Wamukuru, and Fedha (2022) ^[20] emphasize that sound financial management practices significantly influence a school's overall effectiveness. Conversely, poor financial management, as noted by Bua and Adzongo (cited in Raji, 2023), undermines institutional success, often resulting in financial misappropriation, embezzlement, and fund diversion (Ironkwe, Okechukwu, & Joseph, 2024) ^[19]. Similarly, Difoni *et al.* (2024) ^[9] argue that effective financial management fosters a productive work environment, enhances staff professional growth, and improves student outcomes. Secondary school administrators play a crucial role in managing financial resources effectively through strategies such as revenue generation, resource allocation, auditing, cost management, and bookkeeping. However, this

study focuses specifically on financial planning strategy, and expenditure control strategy as key strategies for enhancing school effectiveness.

A financial planning strategy involves forecasting, organizing, and allocating resources to efficiently achieve institutional goals. Ironkwe *et al.* (2024) ^[19] highlight its importance in assessing financial status, setting clear objectives, and formulating strategies for achieving them. Similarly, Khan and Zada (2021) ^[21] define financial planning as a structured approach to managing finances to meet institutional needs. In education, effective financial planning ensures optimal resource utilization, supporting both short- and long-term institutional growth. Financial expenditure control strategy focuses on regulating and optimizing financial resource usage to align with budgets and institutional goals while minimizing inefficiencies and waste. According to Accountend (2025) ^[1], it entails establishing systematic processes and guidelines to oversee and regulate an organization's financial resources, ensuring that spending remains within budgetary limits and aligns with financial goals, thereby enhancing efficiency and accountability. It enhances transparency, accountability, and compliance, thereby preventing financial mismanagement (Onwubuya, 2017) ^[29]. Effective expenditure control ensures that funds are allocated appropriately, ultimately improving institutional performance and administrative effectiveness (Ezeh & Ogara, 2020) ^[14]. Overall, well-implemented financial management strategies are essential for ensuring that secondary school function efficiently, with adequate resources to enhance teaching, learning, and infrastructure development.

Theoretical Framework

This study is anchored in Frederick Winslow Taylor's Scientific Management Theory (1911), which emphasizes efficiency, productivity, and process optimization. Taylor, an American mechanical engineer, introduced this theory to enhance organizational performance by applying scientific principles to labor and management. His approach advocates for achieving institutional goals with minimal resource wastage through structured processes, precision, and accountability. In financial management, Taylor's principles can be leveraged to improve budgeting, resource allocation, and expenditure monitoring. Standardizing financial procedures enables educational institutions to enhance consistency, minimize errors, and optimize resource utilization. Additionally, data-driven decision-making in financial planning aligns with Taylor's emphasis on scientific analysis.

The theory is particularly relevant to this study, as schools, like other organizations, require structured financial management to operate efficiently. Applying Taylor's principles to secondary school administration involves optimizing financial planning and resource allocation to minimize waste while achieving institutional objectives. Strategic financial planning enables schools to prioritize funding for essential programs, while effective budgeting ensures that financial resources are allocated appropriately to maximize impact. Furthermore, monitoring expenditures helps prevent misallocation, promotes accountability, and mitigates financial mismanagement.

Statement of the problem

Secondary education is established with the aim of providing

students with the necessary knowledge and skills for higher learning and future careers. It is a vital stage where students transition from foundational education to specialized academic and vocational training. The effectiveness of the school system can be evaluated through three key dimensions. The input dimension encompasses the resources, infrastructure, and human capital available to an institution, including funding, teacher quality, and learning materials. The process dimension focuses on the strategies and practices used to transform inputs into meaningful learning experiences, such as teaching methodologies, school management, and student engagement. The output dimension assesses the outcomes achieved, including student performance, graduation rates, and overall institutional success. An effective school system is expected to deliver quality education, cater to students' diverse needs, and contribute to societal development.

However, many private secondary schools in Cross River State appear to fall short of these expectations. This is evident in students' consistently poor performance in both internal and external examinations. Many teachers fail to fulfill their professional responsibilities, while some school principals provide inadequate supervision. Additionally, examination malpractice is widespread, with only a small percentage of students passing standardized JAMB examinations on their own and at first attempt. These issues, reveal systemic inefficiencies. As a result, parents and educational stakeholders have raised concerns about the overall ineffectiveness of secondary schools in the state.

Despite efforts of private school administrators to improve the education system such as payment of salaries, upgrading facilities, and strengthening supervision, the anticipated improvements in school effectiveness remain largely unrealized. This disparity raises critical questions about the role of financial management strategies in improving secondary school effectiveness. Therefore, this study aims to examine the relationship between administrators' financial management strategies and private secondary school system effectiveness in Cross River State, Nigeria.

Purpose of the Study

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

1. The relationship between financial planning strategy and private secondary school system effectiveness in Cross River State, Nigeria.
2. The relationship between financial expenditure control strategy and private secondary school system effectiveness in Cross River State, Nigeria.

Research hypotheses

The following null hypotheses were formulated to direct the study:

1. There is no significant relationship between financial planning strategy and private secondary school system effectiveness in Cross River State, Nigeria.
2. Financial expenditure control strategy does not significantly relate to private secondary school system effectiveness in Cross River State, Nigeria.

Significance of the Study

This study is expected to be highly beneficial to educational

administrators, researchers, and policymakers. For educational administrators, the findings may offer valuable insights into effective resource management strategies, enabling them to enhance their leadership roles and improve overall school effectiveness. By applying these strategies, administrators can make informed financial decisions that positively influence teachers' job performance and student outcomes.

For researchers, this study contributes to the growing body of knowledge on educational leadership and school effectiveness. It provides a foundation for further exploration of financial management strategies and their impact on secondary school performance. Additionally, it creates opportunities for investigating best practices in resource optimization, leading to more comprehensive theoretical frameworks and practical applications in educational administration.

Policymakers can leverage these findings to formulate policies and guidelines that promote effective school management. Additionally, the study may serve as a basis for designing professional development programs for principals, equipping them with essential financial management skills to enhance school administration.

Review of related literature

Financial planning strategy and school system effectiveness

Effective financial management is essential for successful school administration, as improper allocation of funds whether through overspending or underspending can lead to inefficiency and mismanagement. To enhance school effectiveness, administrators must implement strategic financial planning to ensure optimal resource allocation and utilization. As key financial managers in secondary schools, principals play a crucial role in overseeing financial practices that support both infrastructural and academic development (Wanjala, Wamocha, & Sang, 2020). Several studies have explored the relationship between financial management practices and school effectiveness. For instance, Obona *et al.* (2024)^[18] found that artificial intelligence (AI) significantly contributes to managing financial resources and student personnel in public secondary schools in Cross River State, Nigeria. Similarly, Ejom *et al.* (2024)^[12] investigated the correlation between educational resource management and secondary school goal attainment in Obanliku Local Government Area, Cross River State. Their findings revealed a statistically significant relationship between effective resource management and the achievement of school goals.

In another study, Wanjala, Wamocha, and Sang (2020) examined how principals' financial management practices influence students' academic achievement in public secondary schools in Bungoma East Sub-County. Using an embedded mixed-method research design, they sampled 180 respondents, including principals, deputy principals, and heads of departments from 33 schools. Data collection involved questionnaires, interviews, and document analysis. The study identified a strong positive correlation between effective financial management and academic performance, emphasizing the importance of proper resource allocation in improving school infrastructure and learning outcomes. Similarly, Ironkwe *et al.* (2024)^[19] investigated financial management practices and administrative effectiveness among secondary school principals in Anambra State, Nigeria. Employing a correlational research design, they

surveyed all 266 public school principals. Pearson correlation analysis indicated a significant relationship between financial planning and administrative effectiveness, underscoring the importance of sound financial management in school administration.

Furthermore, Odok, Okenjom, and Mgbadike (2023)^[27] examined financial management practices and institutional effectiveness in public secondary schools within the Ikom Education Zone, Cross River State. Using a correlational research design with 109 principals, their study found that revenue generation and budgeting significantly enhanced institutional effectiveness by improving teaching quality, staff development, and infrastructure. Collectively, these findings highlight the critical role of effective financial management in enhancing both academic performance and administrative efficiency in secondary schools.

Expenditure Control Strategy and Secondary School System Effectiveness

Effective expenditure control is essential for enhancing secondary school effectiveness, as it ensures the efficient use of financial resources, minimizes wastage, and aligns spending with institutional goals. Koroye and Okuro (2024)^[22] emphasized that expenditure control involves implementing strategic policies to prevent financial mismanagement and promote accountability. Similarly, Vitaliy and Yuliya (2023) highlighted the role of financial planning, implementation, and evaluation in the overall success of educational institutions (Sedya, 2022)^[33]. Ukpogon (2023) warned that poor financial management by principals can delay the provision of essential instructional resources, negatively impacting student performance.

Expenditure control also contributes to financial sustainability and stability in academic institutions by facilitating resource efficiency and strategic fund allocation. Adeseko *et al.* (2024)^[2] examined principals' fund management strategies in 132 secondary schools, selecting 40 principals through stratified random sampling. Their findings indicated that principals who maintained accurate expenditure records significantly enhanced financial management effectiveness. Pius and Maphleba (2024)^[31] explored the relationship between principals' procurement competencies and financial management performance in Kajiado County, Kenya. Their study revealed a strong positive correlation ($r = 0.876^{**}$, $p < 0.01$) between procurement skills and financial management effectiveness. Similarly, Francis and Ezekiel (2018) investigated financial control measures among 196 secondary school principals in Akwa Ibom State. Their findings indicated that many principals had not adopted key financial controls such as budget preparation and internal auditing, despite these measures playing a significant role in administrative effectiveness. Koroye and Okuro (2024)^[22] further examined financial management strategies in Bayelsa State, Nigeria, using a correlational research design. Their study of 396 school administrators found that expenditure control significantly enhances school administration effectiveness. Effective expenditure control strategies play a vital role in ensuring financial discipline, improving school administration, and enhancing academic performance in secondary schools.

The reviewed literature establishes significant relationships between the independent sub-variables and the dependent variable, secondary school effectiveness. However, most of

the studies reviewed were conducted in foreign contexts or outside the geographical scope of this research. Additionally, while related, many of these studies did not specifically integrate the variables selected for this research. Variations in methodology, instruments, and procedures were also observed across the reviewed studies. Given these gaps, this study seeks to investigate the relationship between administrators' financial management strategies and school system effectiveness. By addressing these gaps, this research aims to contribute to the existing body of knowledge and provide relevant insights into administrators' financial management practices in secondary schools.

Research Methodology

This study employed a correlational research design to examine the relationship between financial management strategies and secondary school system effectiveness. The population of the study consisted of all 295 public secondary schools and their principals across Cross River State. A census approach was adopted, ensuring that all principals within the study area were included. To collect data, the researcher designed a questionnaire titled "Financial Management Strategies and Secondary School System Effectiveness Questionnaire (FMSSSEQ)." The instrument was structured using a four-point Likert scale with response options: Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD). Prior to the questionnaire, a cover letter was attached to explain the purpose of the study and assure respondents of the confidentiality and academic nature of the research. The questionnaire was divided into two sections. Section A collected demographic information such as gender, age, marital status, and educational qualifications of the respondents. Section B contain 18 items that measure financial planning strategy, financial expenditure control strategy, school system effectiveness. Before the instrument was administered, its validity was determined by three experts in Educational Management, and from test measurement and evaluation, department of Educational Foundation Studies, Faculty of Educational Foundation, University of Calabar. To establish the reliability of the instrument, a test-retest method was employed. A pilot study was conducted involving 50 teachers randomly selected from six private secondary schools in Calabar Education Zone. The same questionnaire was re-administered to the same respondents after two weeks, and the results were analyzed using Cronbach's Alpha Reliability Method. The reliability coefficients obtained were .79 and .82, indicating a high level of internal consistency.

To facilitate data collection, eight research assistants were trained to assist in administering the questionnaire. Prior permission was obtained from school authorities before distribution. The researcher visited all the secondary schools within the study area to ensure proper administration of the questionnaire. Additionally, three teachers from each school were purposively selected to assess the school administrators without bias. All completed questionnaires were retrieved without any loss. The researcher carefully sorted the responses to ensure completeness and accuracy. The questionnaires were then organized according to the study variables. Positively worded items were scored as follows: Strongly Agree (SA) = 4 points, Agree (A) = 3 points, Disagree (D) = 2 points, and Strongly Disagree (SD) = 1 point. For negatively worded items, the scoring pattern was reversed. The total scores for each sub-scale were computed

and transferred into statistical software for analysis. To test the study's hypotheses, Pearson Product Moment Correlation analysis was conducted at a .05 level of significance, and the results were presented in tables for interpretation.

Presentation of results

Hypothesis one

There is no significant relationship between financial planning strategy and private secondary school system effectiveness in Cross River State. The two variables in this hypothesis are financial planning strategy and private secondary school system 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 financial planning strategy and private secondary school system effectiveness. The correlation coefficient is statistically significant for school effectiveness ($r = .66$, $p < .05$). Since $p(.000)$ is less than $p(.05)$, hypothesis one is rejected in terms of private secondary school system effectiveness. The result of the analysis implied that there is a statistically significant relationship between financial planning strategy and school system effectiveness in Cross River State.

Table 1: Summary of correlation between financial planning strategy and private secondary school system effectiveness in Cross River State (n=295)

Variables	\bar{X}	S.D	R	Sig.
Financial planning strategy	19.80	3.23	.66*	.000
Private secondary school system effectiveness	19.18	3.18		

*Significant at $p < .05$ $df=293$

Hypothesis two

Financial expenditure control strategy does not significantly relate to private secondary school system effectiveness in Cross River State. The two variables in this hypothesis are financial expenditure control strategy and private secondary school system 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 financial expenditure control strategy and private secondary school system effectiveness. The correlation coefficient is statistically significant for private secondary school system effectiveness ($r = .81$, $p < .05$). Since $p(.000)$ is less than $p(.05)$, hypothesis two is rejected in terms of school system effectiveness. The result of the analysis implied that there was a statistically significant relationship between financial expenditure control strategy and private secondary school system effectiveness in Cross River State.

Table 2: Summary of correlation between financial expenditure control strategy and private secondary school effectiveness in Cross River State (n=295)

Variables	\bar{X}	S.D	R	Sig.
Financial expenditure control strategy	19.20	4.37	.81*	.000
Private secondary school system effectiveness	19.18	3.18		

*Significant at $p < .05$ $df=293$

Discussion of findings

The finding of hypothesis one revealed a positive statistically significant relationship between financial planning strategy

and private secondary school system effectiveness in Cross River State. The findings indicate a measurable and positive relationship between the implementation of financial planning strategies in secondary schools and overall school effectiveness. This could be attributed to the ability of school administrators to allocate resources efficiently, prioritize essential needs such as teaching materials, infrastructure maintenance, and staff allowances. Financial planning ensures that resources are distributed based on identified priorities, such as recruiting qualified teachers, maintaining school infrastructure, and providing instructional materials. Proper resource allocation helps meet critical needs, thereby enhancing school effectiveness. For example, a well-structured financial plan can ensure that funds are allocated for teacher training programs, ultimately improving teaching quality and student outcomes. The findings align with those of Ironkwe *et al.* (2024) ^[19], whose study established a significant correlation between financial planning and administrative effectiveness, with the hypothesis yielding statistically significant results at a 0.05 significance level. Similarly, the results are consistent with the study by Odok *et al.* (2023) ^[27], which found that revenue generation and budgeting play a crucial role in institutional effectiveness. Their study highlighted that effective financial management positively influences teaching and learning quality, staff development programs, and infrastructure availability. The findings indicate that effective monitoring and regulation of school expenditures play a crucial role in enhancing overall school performance. This suggests that school administrators adopt stringent expenditure control measures, such as adhering to budgetary allocations, minimizing unnecessary spending, and ensuring that financial resources are directed toward institutional priorities. A possible explanation for this result is that controlled financial expenditure allows limited resources to be strategically allocated to essential areas, such as infrastructure maintenance, procurement of educational materials, and student support programs. These measures collectively improve the operational efficiency and effectiveness of schools. This finding aligns with Koroye and Okuro's (2024) ^[22] assertion that expenditure control is a fundamental strategy in secondary schools, encompassing various policies and measures designed to prevent financial mismanagement and ensure the prudent use of funds and assets. Similarly, Vitaliy and Yuliya (2023) emphasized that effective expenditure control strategies significantly contribute to the success of educational institutions. Additionally, the findings support those of Pius and Mapheleba (2024) ^[31], who established a positive and statistically significant relationship between principals' procurement competencies and their effectiveness in financial management. Furthermore, the results are consistent with Koroye and Okuro's (2024) ^[22] conclusion that expenditure control plays a pivotal role in enhancing administrative efficiency.

Conclusion

Based on the findings of this study, it is concluded that administrators' financial management strategies have a significant relationship with private secondary school system effectiveness, particularly in the areas of financial planning and expenditure control. The results indicate that financial planning is essential for establishing clear budgetary guidelines, allocating funds appropriately, and setting financial priorities that align with educational objectives.

Likewise, effective expenditure control ensures accountability, minimizes financial waste, and optimizes resource utilization, which will enhance school performance. These findings suggest that schools that implement well-structured financial planning strategies and adopt rigorous expenditure control measures are more likely to achieve better educational outcomes. Such outcomes include improved resource allocation, enhanced infrastructure, and greater administrative efficiency, all of which contribute to the overall effectiveness of the school system.

Recommendations

Based on these conclusions, the study recommends the following:

1. The state government through the ministry of education should organize a capacity-building programs for school administrators to improve their financial planning competencies, so as to promote better financial management and overall school performance.
2. School management should implement strict expenditure control through strong internal financial systems and regular policy reviews. These will promote efficient resource use, improve school effectiveness, and support the achievement of educational goals.

Contribution to knowledge

This study enriches the field of educational administration by highlighting the pivotal role of financial planning and expenditure control in improving school operations, optimizing resource allocation, and enhancing overall school performance. Moreover, it broadens the understanding of financial management in education by demonstrating how effective financial planning and expenditure control strategies can prevent financial mismanagement and improve school effectiveness. The findings provide valuable insights for policymakers, school administrators, and education stakeholders in developing financial policies that foster accountability, transparency, and sustainability in secondary schools.

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Declaration of Conflicting Interests

The authors declare no potential conflicts of interest related to this study.

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