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HEAD-TEACHERS' FINANCIAL MANAGEMENT PRACTICES AS CORRELATES OF ADMINISTRATIVE EFFECTIVENESS OF PRIMARY SCHOOLS IN ANAMBRA STATE

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Abstract

This study investigated principals' managerial competencies as predictors of teachers' job commitment in secondary schools in Anambra State. Three research questions guided the study and three null hypotheses were tested at 0.05 level of significance. The predictive correlational research design was adopted for the study. All 275 Principals of public secondary schools in Anambra State were used for the study. Two questionnaires titled Principals' Managerial Competency Questionnaire (PMCQ) and Teachers' Job Commitment Questionnaire (TJCQ) were used to collect data for the study. The instruments were validated by two experts from the Department of Educational Management and Policy and one expert from the Department of Educational Foundation (Measurement and Evaluation) all in the Faculty of Education, Nnamdi Azikiwe University. Internal consistency of the instruments was determined using Cronbach's Alpha method and coefficients of 0.81, 0.74 and 0.76, were obtained for PMCQ with overall reliability coefficient of 0.77. The reliability coefficient of TJCQ was 0.81. Data were analyzed using linear and multiple regression analyses. P-value was used to determine the significance of prediction at 0.05 significant level. The findings revealed that principals' supervisory, decision making and personnel management competency strongly and significantly predict teachers' job commitment in secondary schools in Anambra state. Based on the findings, the researchers recommended among others that Ministry of Education and Post Primary Schools Service Commission should organize regular workshops, seminars, and professional development programmes for principals on instructional supervision, personnel management and participatory decision-making to enhance their managerial competencies and improve teachers' job commitment, principals should involve teachers in decision-making processes, maintain cordial interpersonal relationships, recognize teachers' efforts, and ensure fairness in school administration. Such democratic and supportive leadership practices will promote teachers' morale, cooperation, and commitment to duty.
Keywords:

Abstract

This study investigated head-teachers' financial management practices as correlates of administrative effectiveness of primary schools in Anambra State. Six research questions and six hypotheses guided the study. Correlational research design was adopted for the study. The population of the study comprised all the 1,068 head-teachers in the 1,068 public primary schools in Anambra State. The sample was 534 (50 percent) of the entire population of head-teachers drawn using proportionate stratified random sampling technique. Questionnaires titled "Head-teachers' Financial Management Practices Questionnaire (HFMPQ) and Administrative Effectiveness Questionnaire (AEQ)" structured by the researcher were used for data collection. The instruments were validated by three experts; two experts in the Department of Educational Management and Policy and one in Department of Educational Foundations (Measurement and Evaluation Unit), all in the Faculty of Education Nnamdi Azikiwe University, Awka. Reliability of the instrument was ascertained through Cronbach Alpha statistics; and an overall internal consistency co-efficient of 0.877 and 0.921 was obtained for HFMPQ and AEQ respectively. Data were analyzed using Pearson Product Moment Correlation Coefficient (r) and multiple linear regressions analysis. The findings revealed that there is strong positive and significant correlation between head-teachers' financial management practices (budget preparation, fund mobilization, fund allocation, financial records keeping, internal control measures, and financial evaluation) and administrative effectiveness of primary schools in Anambra State. Thus, the study concluded based on the findings that the adoption and reinforcement of sound head-teachers' financial management practices are indispensable strategies for enhancing administrative effectiveness in primary schools in Anambra State. Based on the findings, the study recommended that Basic Education Board Universal Education Board (ASUBEB) should provide regular supervision, auditing support, and capacity-building programmes to ensure effective implementation of sound financial management practices in schools. Head-teachers should ensure transparent budgeting, accurate record keeping, proper fund allocation, and strict internal control to enhance administrative efficiency.

Keywords: Head-Teachers'; Financial Management Practices; Administrative Effectiveness; Primary Schools

Introduction

Education remains the bedrock of individual development and national progress, serving as a powerful instrument for social transformation, economic growth, and human capital development. It empowers individuals with the cognitive, affective, and psychomotor skills required for personal fulfillment, responsible citizenship, and societal advancement. In line with the above assertion, Omodan and Tsotetsi (2023) posited that education is a fundamental driver of innovation, productivity, and good governance, which collectively foster national development and stability; especially in third world countries like Nigeria. In Nigeria, the educational system is structured into six years of primary education, three years of junior secondary education, three years of senior secondary education, and a minimum of four years of tertiary education, alongside non-formal education programmes; each designed to meet specific developmental needs of the nation as articulated in the National Policy on Education. Among these levels, primary education level occupies a strategic position, being the foundational level upon which subsequent stages of learning are built (Okeke & Nwosu, 2022). Therefore, the effective administration of primary schools is a critical determinant of the overall quality and sustainability of Nigeria's educational system. Primary school is the bedrock on which other levels of education are built. The Republic of Nigeria (2013) refers to it as education given in an institution for children; normally aged 6-11.

The objectives of primary education, as outlined by FRN (2013) include: inculcating permanent literacy and numeracy, laying a sound foundation for scientific and reflective thinking, fostering social adaptability, and promoting moral and civic responsibilities. Achieving these objectives requires effective planning, sound leadership of the head-teachers, and prudent management of human and material resources. Head-teachers, as the administrative and instructional leaders of primary schools, are therefore pivotal in translating educational policies into actionable programmes that enhance effective teaching and learning. Administrative effectiveness refers to the ability of an educational administrator, such as a head teacher or principal, to plan, organize, direct, coordinate, and control both human and material resources to achieve the set goals and objectives of the school efficiently and productively. It reflects how well an administrator translates educational policies into practical actions that enhance teaching, learning, and overall school improvement. In primary schools administrative effectiveness refers to the head-teacher's ability to efficiently plan, organize, coordinate, and control school operations toward achieving institutional goals (Umar & Danjuma, 2023). It involves creating an enabling environment for effective teaching and learning, supervising staff and instructional activities, maintaining discipline, fostering school-community relationships, and ensuring judicious management of school finances.

Financial management is comprehensive process of planning, organizing, directing, and controlling an organization's financial resources to ensure optimal utilization and sustainability. Financial management practices, however, are the specific strategies, procedures, and actions adopted by administrators or managers to ensure sound financial operations. In primary schools, Eze and Nwankwo (2024) averred that financial management practices encompass the systematic process of planning, organizing, directing, and controlling financial resources to achieve educational objectives. Eze and Nwankwo further maintained that the practices begin with budget preparation, which ensures that projected income and expenditures align with the school's goals and priorities. In the education sector, Adeniyi and Okafor (2023) reported that effective financial management practices enable head-teachers to plan and control school finances prudently, enhance staff performance, improve facilities, and achieve educational goals efficiently. World Bank (2025) highlighted comprehensive public financial-management practices: planning and budgeting, budget execution and disbursement arrangements, accounting and reporting, internal controls, funds-flow arrangements, auditing and public disclosure or transparency as essential to ensure fiduciary assurance, accountability and efficient use of resources in education and other public programmes. Okoye and Okorji (2021) reported school-level practices used by principals as: budgeting, cash management, financial control, accounting and record-keeping, inventory management, procurement, auditing and internally-generated revenue mobilization. In a systematic review, Mabi and Buluma (2024) identified recurrent effective practices: strategic budgeting, routine auditing, robust internal financial controls, monitoring and reporting, and stakeholder transparency as better administrative outcomes in African secondary schools. However, this study investigated the following financial management practices: budget preparation, fund mobilization, fund allocation, financial records keeping, internal control measures, and financial evaluation.

Budget preparation is the systematic process of forecasting expected revenues and planning expenditures for a defined period to align resources with the school's educational objectives. Ofojebe (2021) defined budget preparation as the deliberate and structured process by which a head-teacher converts a school's strategic and instructional goals into a detailed financial plan for a specific period. A well-prepared budget also includes contingency provisions to address unforeseen circumstances and ensures compliance with government financial regulations (Kebbi State Government, 2025). Budget preparation serves both planning and control purposes, as it guides expenditure decisions and sets limits on spending. Since the budget determines how financial resources will be obtained and utilized, it logically leads to the next essential practice, fund mobilization. Fund mobilization is the systematic process of identifying, attracting, and securing financial resources from various internal and external sources to support the achievement of organizational goals and objectives. It involves planning, sourcing, and managing funds through activities such as grants, donations, partnerships, investments, or revenue-generating initiatives. The primary aim of fund mobilization is to ensure the availability of adequate and sustainable financial resources for smooth operations, development projects, and long-term growth (Barrow, 2023). Mobilized funds must be aligned with budgeted priorities to avoid misallocation or duplication (Institute of Education Sciences, 2025). The efficiency of fund mobilization influences how effectively the school can proceed to the next step, fund allocation. Fund allocation is the systematic process of distributing available financial resources among various activities, departments, or projects within an organization to achieve its objectives efficiently. It involves prioritizing needs, determining expenditure levels, and assigning funds based on strategic goals, urgency, and expected impact. World Bank et al. (2023) noted that fund allocation is the process of distributing available financial resources among competing school needs to achieve maximum efficiency, equity, and impact. Equitable allocation not only promotes inclusiveness but also enhances accountability and trust within the school community. Sound fund allocation leads naturally to accurate financial records keeping, which ensures every disbursement is tracked and justified (Nweke, 2024).

Financial records keeping refers to a systematic process of documenting, organizing, and maintaining all financial transactions and information of an organization for reference, accountability, and decision-making. It encompasses recording receipts, payments, invoices, vouchers, bank statements, and other financial documents in an orderly and accurate manner. Nicholaus (2023) viewed financial records keeping as the ongoing collection and maintenance of documents that record all school's financial transactions: receipts, payment vouchers, bank statements, payroll records, petty cash logs, procurement documents, and asset registers. Accurate, timely records enable accountability, decision-making, and audit readiness (Garcer, 2025). Head-teachers should implement a simple chart of accounts tailored to primary schools (e.g., salaries, instructional materials, utilities, maintenance), retain supporting documents for every transaction, and reconcile cash and bank balances monthly. Consistent record keeping also creates the factual trail needed for internal controls (segregation of duties, approvals) and for external audits or community scrutiny; these records will feed into the design and verification of internal control measures described next. Internal control measures are the policies, procedures, and systems established within an organization to safeguard assets, ensure the accuracy and reliability of financial records, promote operational efficiency, and ensure compliance with laws and regulations. They include mechanisms such as segregation of duties, authorization and approval processes, regular audits, and physical protection of assets (Mabi, 2024). These measures form an essential part of sound financial governance and enhance stakeholders' confidence in the organization's financial integrity (Consortia Academia, 2024). When effectively implemented, internal control measures provide reliable data and assurance mechanisms necessary for financial evaluation, which determines the success and accountability of the entire financial management process. Financial evaluation is the systematic appraisal of how effectively a school's financial resources were planned, mobilized, allocated, controlled, and utilized to achieve educational objectives. It involves analyzing budget implementation, comparing actual expenditure with projections, examining cost-effectiveness, and assessing whether financial decisions improved teaching and learning outcomes (Saipul et al., 2025). Periodic evaluation strengthens accountability and builds confidence among stakeholders, ensuring resources are used optimally.

Recent empirical studies have explored the relationship between head-teachers' financial management practices and primary schools' administrative effectiveness, revealing both supporting and contradictory findings. Adeyemi and Alabi (2022) remarked that head-teachers who applied structured financial management practices; including meticulous budgeting, transparent fund allocation, and regular financial reporting significantly enhanced administrative effectiveness in primary schools. They noted that schools with well-managed finances experienced improved resource utilization, timely procurement of learning materials, and higher teacher satisfaction, all of which contributed to effective school administration. Similarly, Okeke and Nwafor (2023) reported that head-teachers who involved staff and community stakeholders in financial decision-making fostered accountability and trust, leading to better organizational performance and administrative efficiency. In the contrary, some empirical studies differ in their findings. Udeh and Chukwu (2021) observed that despite structured financial procedures, primary schools often suffered from bureaucratic delays and inadequate staff training, which undermined administrative outcomes. Likewise, Onwuka and Eze (2024) highlighted that external factors, such as inconsistent government funding and policy fluctuations, limited the effectiveness of even well-executed financial practices, showing that good financial management alone does not guarantee administrative success. These conflicting findings brought to the fore the need for further investigation on head-teachers' financial management practices and primary school administrative effectiveness in Anambra State. The study is justified not only by these contradictions but also by the critical role of financial management in achieving educational objectives, ensuring accountability, and enhancing school performance within the specific socio-economic and policy context of the region.

Statement of the Problem

Administrative effectiveness in primary schools is demonstrated through effective planning, coordination, supervision, evaluation, and prudent financial management, all of which are essential for the attainment of educational objectives. Consequently, head-teachers are expected to exhibit competence in budget preparation, fund mobilization, resource allocation, financial record-keeping, internal control, and financial evaluation in order to ensure accountability and promote sustainable school development. Although primary school administration in Anambra State has improved through government reforms, strengthened supervision, and increased stakeholder participation, several administrative challenges continue to persist in many schools. Preliminary observations and interactions with head-teachers revealed shortcomings such as inadequate instructional supervision, poor maintenance of school facilities, irregular staff appraisal, and declining community confidence. Weak financial management practices, including ineffective budgeting, poor fund mobilization, inappropriate resource allocation, weak financial record-keeping, ineffective internal controls, and inadequate financial evaluation, may be contributing to these challenges. This situation underscores the need to examine the relationship between head-teachers' financial management practices and the administrative effectiveness of primary schools in Anambra State.

Purpose of the Study

The main purpose of the study was to investigate head-teachers' financial management practices as correlates of administrative effectiveness of primary schools in Anambra State. In specific terms, the study determined:

1. the correlation between budget preparation and administrative effectiveness of primary schools in Anambra State;
2. the correlation between fund mobilization and administrative effectiveness of primary schools in Anambra State;
3. the correlation between fund allocation and administrative effectiveness of primary schools in Anambra State;
4. the correlation between financial records keeping and administrative effectiveness of primary schools in Anambra State;
5. the correlation between internal control measures and administrative effectiveness of primary schools in Anambra State;
6. the correlation between financial evaluation and administrative effectiveness of primary schools in Anambra State;
7. the interactive correlation among head-teachers' financial management practices and administrative effectiveness of primary schools in Anambra State.

Research Questions

The following research questions guided the study:

1. What is the correlation between budget preparation and administrative effectiveness of primary schools in Anambra State?
2. What is the correlation between fund mobilization and administrative effectiveness of primary schools in Anambra State?
3. What is the correlation between fund allocation and administrative effectiveness of primary schools in Anambra State?
4. What is the correlation between financial records keeping and administrative effectiveness of primary schools in Anambra State?
5. What is the correlation between internal control measures and administrative effectiveness of primary schools in Anambra State?
6. What is the correlation between financial evaluation and administrative effectiveness of primary schools in Anambra State?
7. What is the interactive correlation among head-teachers' financial management practices and administrative effectiveness of primary schools in Anambra State?

1.7 Hypotheses

The following hypotheses formulated for the study were tested at 0.05 level of significance:

1. There is no significant correlation between budget preparation and administrative effectiveness of primary schools in Anambra State.
2. There is no significant correlation between fund mobilization and administrative effectiveness of primary schools in Anambra State.
3. There is no significant correlation between fund allocation and administrative effectiveness of primary schools in Anambra State.

4. There is no significant correlation between financial records keeping and administrative effectiveness of primary schools in Anambra State.
5. There is no significant correlation between internal control measures and administrative effectiveness of primary schools in Anambra State.
6. There is no significant correlation between financial evaluation and administrative effectiveness of primary schools in Anambra State.
7. There is no significant interactive correlation among head-teachers' financial management practices and administrative effectiveness of primary schools in Anambra State.

Financial Control Theory (Anthony, 1965)

The study was anchored on Financial Control Theory.The Financial Control Theory, propounded by Robert N. Anthony in 1965, emphasizes the processes and mechanisms used to ensure that financial resources are effectively utilized to achieve an organization's objectives. The theory is rooted in the principles of accountability, transparency, and compliance in financial operations. According to Anthony, financial control involves establishing standards of financial performance, measuring actual financial outcomes, comparing them with the standards, and taking corrective actions when deviations occur. The theory identifies key control mechanisms such as budgeting, auditing, internal checks, and financial reporting as essential tools for maintaining fiscal discipline and operational efficiency. It posits that effective financial management depends on the existence of systematic procedures that guide income generation, fund allocation, expenditure control, and evaluation of financial performance. In the educational setting, financial control theory underlines the importance of prudent resource management, where administrators must ensure that funds are properly planned, allocated, disbursed, and accounted for in line with institutional goals. The theory, therefore, provides a conceptual framework for understanding how financial management practices can promote efficiency, accountability, and goal attainment in school organizations such as primary schools.

The relevance of Financial Control Theory to the present empirical study on head-teachers' financial management practices as correlates of administrative effectiveness of primary schools in Anambra State lies in its direct emphasis on systematic financial discipline as a prerequisite for organizational effectiveness. In primary schools, head-teachers serve as the chief accounting and administrative officers responsible for managing funds allocated for school operations. Applying the tenets of financial control theory, head-teachers are expected to prepare budgets, mobilize funds, allocate resources prudently, maintain accurate financial records, enforce internal control measures, and evaluate financial outcomes to ensure effective service delivery. The theory provides a logical foundation for assessing how adherence to sound financial control practices correlates with administrative effectiveness, particularly in ensuring accountability, minimizing wastage, and achieving educational objectives. In the context of public primary schools in Anambra State; where government and community funds must be judiciously managed, the theory highlights the importance of transparent and efficient financial systems in improving school administration. Thus, the study draws its theoretical strength from the financial control theory, as it helps explain how effective financial management practices enhance administrative performance indicators such as decision-making, supervision, and instructional support. In essence, the financial control theory serves as a guiding framework linking the proper application of financial management practices by head-teachers to the overall administrative effectiveness and sustainability of primary education in Anambra State.

Methods

The study adopted the correlational research design. As reported by Ifeakor (2018), a correlational research design is a research design that indicates the direction and magnitude of the relationship between or among the variables of the study. The study was carried out in Anambra State, South-East, Nigeria using public primary schools. The population of the study comprised all the 1,068 head-teachers in the 1,068 public primary schools in Anambra State (PRS Unit, Anambra State Universal Basic Education Board [ASUBEB], 2025). The sample size for this study comprised 534 head-teachers, representing 50 percent of the total population. This proportion was adopted to ensure adequate representation of respondents across the study area while maintaining methodological efficiency and statistical reliability. The study adopted the proportionate stratified random sampling technique. The six education zones in Anambra State (Aguata, Awka, Nnewi, Ogidi, Onitsha, and Otuocha) served as strata to capture geographical and administrative variations within the population. Within each stratum, a 50 percent proportion was applied to determine the number of head-teachers selected from each education zone, ensuring that representation was proportional to the size of each subgroup in the population. The instrument for data collection was two questionnaires titled "Head-teachers' Financial Management Practices Questionnaire (HFMPQ) and Administrative Effectiveness Questionnaire (AEQ)" structured by the researcher. The first instrument HFMPQ has six clusters "A-F". Cluster 'A' elicited data on budget preparation with 10-item statements; Cluster 'B' elicited data on fund mobilization with 10-item statements; Cluster "C" elicited data on fund allocation with 10-item statements; Cluster "D" elicited data on financial records keeping with 10-item statements; Cluster "E" elicited data on internal control measures with 10-item statements; and Cluster "F" elicited data on financial evaluation with 10-item statements. All the Clusters "A-F" in the instrument 'HFMPQ' have a total of 60-item statements with a four-point rating scale of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD); weighted as 4, 3, 2, and 1 respectively. The second instrument Administrative Effectiveness Questionnaire contains 20 items statements designed to elicit data on administrative effectiveness of primary schools. AEQ was structured on a 4-point rating scale of Strongly Agree (SA), Agree (A) Disagree (D), and Strongly Disagree (SD); weighted 4, 3, 2, and 1 respectively. The instrument was face and content-validated by three experts in Faculty of Education Nnamdi Azikiwe University, Awka. The reliability of the instrument was ascertained by administering copies of the rating scales to 20 teachers in public primary schools in Enugu State which was not part of the study area. The data collected from the pilot test were subjected to internal consistency reliability test using Cronbach Alpha statistical tool. The responses on HFMPQ were analyzed and the reliability coefficients values of 0.891 for budget preparation; 0.913 for fund mobilization; 0.852 for fund allocation; 0.900 for financial records keeping; 0.822 for internal control measures; and 0.883 for financial evaluation were obtained. Cronbach Alpha analysis on AEQ yielded coefficient value of 0.921. However, the overall coefficient of 0.877 and 0.921 were obtained for HFMPQ and AEQ respectively; which the researcher considered reliable and suitable for the study. Data for this study were collected through the direct administration of the research instrument to the respondents, who were head-teachers, by the researcher with the assistance of six trained research assistants. The research assistants were adequately briefed on the objectives of the study and the procedures for administering the instrument to ensure uniformity, consistency, and accuracy in the data collection process. This method enhanced the response rate and minimized errors that could arise from respondents' misinterpretation of the instrument. Out of the 534 copies of the instrument administered, 519 copies were properly completed, returned, and found usable for data analysis, representing a return rate of 97.19%. This rate was considered adequate for the study. The Pearson Product Moment Correlation Coefficient (r) was employed for data analysis. The coefficient (r) was used to answer research questions one to six and to determine the nature of the relationship between the variables of the study while multiple linear regressions analysis was utilized to answer research question six. The R was used to determine the interactive correlation among head-teachers' financial management practices and administrative effectiveness of primary schools in Anambra State. The magnitude of the relationship was interpreted using the guidelines provided by Nworgu (2021), as presented below:

Coefficient (r)	Relationship
$\pm .00 - .19$	Very Weak
$\pm .20 - .39$	Weak
$\pm .40 - .59$	Moderate
$\pm .60 - .79$	Strong
$\pm .80 - 1.00$	Very Strong

The Pearson Product Moment Correlation Coefficient (r) was also utilized to test hypotheses one to six while multiple linear regressions analysis was employed to test hypothesis six. The p-value was used to determine the statistical significance of the relationships for all hypotheses. The decision rule was as follows: a null hypothesis was rejected where the calculated p-value was less than the stipulated level of significance (0.05), whereas a null hypothesis was not rejected where the calculated p-value was greater than the stipulated level of significance (0.05). All analyses were conducted using the Statistical Package for Social Sciences (SPSS), Version 26.

Results Presentation and Analysis

Research Question One: What is the correlation between budget preparation and administrative effectiveness of primary schools in Anambra State?

Table One: Pearson (r) on the correlation between budget preparation and administrative effectiveness of primary schools in Anambra State

Variables	N	Budget preparation	Administrative effectiveness	Remarks
Administrative effectiveness	519	1.00	.812**	Very strong positive relationship
Budget preparation	519	.812**	1.00	

Results in Table One reveal that there is a very strong positive correlation between budget preparation and administrative effectiveness of primary schools in Anambra State. This is evident in the value of Pearson's Correlation Coefficient (r), which is 0.812.

Research Question Two: What is the correlation between fund mobilization and administrative effectiveness of primary schools in Anambra State?

Table Two: Pearson (r) on the correlation between fund mobilization and administrative effectiveness of primary schools in Anambra State

Variables	N	Fund mobilization	Administrative effectiveness	Remarks
Administrative effectiveness	519	1.00	.804**	Very strong positive relationship
Fund Mobilization	519	.804**	1.00	

Table Two shows that the Pearson's (r) = 0.804, indicating that there is a very strong positive correlation between fund mobilization and administrative effectiveness of primary schools in Anambra State.

Research Question Three: What is the correlation between fund allocation and administrative effectiveness of primary schools in Anambra State?

Table Three: Pearson (r) on the correlation between fund allocation and administrative effectiveness of primary schools in Anambra State

Variables	N	Fund allocation	Administrative effectiveness	Remarks
Administrative effectiveness	519	1.00	.736**	Strong positive relationship
Fund allocation	519	.736**	1.00	

Table Three shows that there is a strong positive correlation between fund allocation and administrative effectiveness of primary schools in Anambra State. This is shown in the value of Pearson's Correlation Coefficient (r), which is 0.736.

Research Question Four: What is the correlation between financial records keeping and administrative effectiveness of primary schools in Anambra State?

Table Four: Pearson (r) on the correlation between financial records keeping and administrative effectiveness of primary schools in Anambra State

Variables	N	Financial records keeping	Administrative effectiveness	Remarks
Administrative effectiveness	519	1.00	.713**	Strong positive relationship

Financial records keeping	519	.713**	1.00

Results in Table Four reveal that there is a strong positive correlation between financial records keeping and administrative effectiveness of primary schools in Anambra State. This is indicated by the value of Pearson's Correlation Coefficient (r), which is 0.713.

Research Question Five: What is the correlation between internal control measures and administrative effectiveness of primary schools in Anambra State?

Table Five: Pearson (r) on the correlation between internal control measures and administrative effectiveness of primary schools in Anambra State

Variables	N	Internal control measures	Administrative effectiveness	Remarks
Administrative effectiveness	519	1.00	.802**	Very strong positive relationship
Internal control measures	519	.802**	1.00	

Table Five illustrates that the Pearson's (r) = 0.802, revealing that there is a very strong positive correlation between internal control measures and administrative effectiveness of primary schools in Anambra State.

Research Question Six: What is the correlation between financial evaluation and administrative effectiveness of primary schools in Anambra State?

Table Six: Pearson (r) on the correlation between financial evaluation and administrative effectiveness of primary schools in Anambra State

Variables	N	Financial evaluation	administrative effectiveness	Remarks
Administrative effectiveness	519	1.00	.609**	Strong positive relationship
Financial evaluation	519	.609**	1.00	

Table Six shows that there is a strong positive correlation between financial evaluation and administrative effectiveness of primary schools in Anambra State. This is substantiated in the value of Pearson's Correlation Coefficient (r), which is 0.609.

Research Question Seven: What is the interactive correlation among head-teachers' financial management practices and administrative effectiveness of primary schools in Anambra State?

Table Seven: Multiple linear regression analysis among head-teachers' financial management practices and administrative effectiveness of primary schools in Anambra State

Model	N	R	R^2	Adj.R^2	B	Remarks
Overall FMGT. Practices	148	.781	.592	.591	.22737	Strong

The joint regression analysis in Table Seven indicates that there is a strong positive correlation among head-teachers' financial management practices and administrative effectiveness of primary schools in Anambra State, as shown by a multiple regression value of 0.748. The R^2 value of 0.592 implies that 59.2% of the variance in administrative effectiveness of primary schools is jointly explained by integrated head-teachers' financial management practices; demonstrating the collective effectiveness of coordinated financial management practices.

Test of Hypotheses

The study tested the following hypotheses at 0.05 level of significant as presented below:

Hypothesis One

H_0: There is no significant correlation between budget preparation and administrative effectiveness of primary schools in Anambra State.

Table Eight: Pearson (r) analysis on the significant correlation between budget preparation and administrative effectiveness of primary schools in Anambra State

Variables	N	Budget preparation	Administrative effectiveness	P-value	α	Remarks
Administrative effectiveness	519	1.00	.812**			
Budget preparation	519	.812**	1.00	.000	.05	**Sig.**

****Sig.** (Significant)

The results of the test of Hypothesis One presented in Table Eight reveal that the r-value is 0.812 and the p-value (0.000) is less than the level of significance (0.05); ($p < 0.05$). As a result of this, the null hypothesis was not upheld while the alternative hypothesis was upheld. Thus, there is significant correlation between budget preparation and administrative effectiveness of primary schools in Anambra State.

Hypothesis Two

H_0: There is no significant correlation between fund mobilization and administrative effectiveness of primary schools in Anambra State.

Table Nine: Pearson (r) analysis on the significant correlation between fund mobilization and administrative effectiveness of primary schools in Anambra State

Variables	N	Fund mobilization	Administrative effectiveness	P-value	α	Remarks
Administrative effectiveness	519	1.00	.804**			
Fund mobilization	519	.804**	1.00	.000	.05	**Sig.**

****Sig.** (Significant)

The results of the test of Hypothesis Two in Table Nine indicate that the Pearson r-value is 0.804 and the p-value (0.000) was less than 0.05 level of significance; ($p < 0.05$). On this point, the null hypothesis was not accepted while the alternative hypothesis was accepted. Therefore, there is significant correlation between fund mobilization and administrative effectiveness of primary schools in Anambra State.

Hypothesis Three

H_0: There is no significant correlation between fund allocation and administrative effectiveness of primary schools in Anambra State.

Table 10: Pearson (r) analysis on the significant correlation between fund allocation and administrative effectiveness of primary schools in Anambra State

Variables	N	Fund allocation	Administrative effectiveness	P-value	α	Remarks
Administrative effectiveness	519	1.00	.736**			
Fund allocation	519	.736**	1.00	.001	.05	**Sig.**

****Sig.** (Significant)

In Table 10, the results of the test of Hypothesis Three reveal that the Pearson r-value is 0.736 and the p-value (0.001) was less than 0.05 level of significance; ($p < 0.05$). In this regard, the null hypothesis was not accepted while the alternative hypothesis was upheld. Thus, there is significant correlation between fund allocation and administrative effectiveness of primary schools in Anambra State.

Hypothesis Four

H_0: There is no significant correlation between financial records keeping and administrative effectiveness of primary schools in Anambra State.

Table 11: Pearson (r) analysis on the significant correlation between financial records keeping and administrative effectiveness of primary schools in Anambra State

Variables	N	Financial records keeping	Administrative effectiveness	P-value	α	Remarks

Administrative effectiveness	519	1.00	.713**			
Financial records keeping	519	.713**	1.00	.001	.05	**Sig.**

****Sig.** (Significant)

The results of the test of Hypothesis Four presented in Table 11 reveals that the r-value is 0.713 and the p-value (0.001) is less than the level of significance (0.05); ($p < 0.05$). As a result of this, the null hypothesis was not upheld while the alternative hypothesis was upheld. Thus, there is significant correlation between financial records keeping and administrative effectiveness of primary schools in Anambra State.

Hypothesis Five

H_0: There is no significant correlation between internal control measures and administrative effectiveness of primary schools in Anambra State.

Table 12: Pearson (r) analysis on the significant correlation between internal control measures and administrative effectiveness of primary schools in Anambra State

Variables	N	Internal control measures	Administrative effectiveness	P-value	α	Remarks
Administrative effectiveness	519	1.00	.802**			
Internal control measures	519	.802**	1.00	.000	.05	**Sig.**

****Sig.** (Significant)

As presented in Table 12, the results of the test of Hypothesis Five indicate that the Pearson r-value is 0.802 and the p-value (0.000) was less than 0.05; ($p < 0.05$). With respect to this, the null hypothesis was not accepted while the alternative hypothesis was accepted. Consequently, there is significant correlation between instructional support interactions and pupils' social skills development in primary schools in Anambra State.

Hypothesis Six

H_0: There is no significant correlation between financial evaluation and administrative effectiveness of primary schools in Anambra State.

Table 13: Pearson (r) analysis on the significant correlation between financial evaluation and administrative effectiveness of primary schools in Anambra State

Variables	N	Financial evaluation	Administrative effectiveness	P-value	α	Remarks
Administrative effectiveness	519	1.00	.609**			
Financial evaluation	519	.609**	1.00	.002	05	**Sig.**

****Sig.** (Significant)

The results of the test of hypothesis Six as presented in Table 13 reveal that the Pearson r-value is 0.609 and the p-value (0.002) was less than 0.05; ($p < 0.05$). For this reason, the null hypothesis was not upheld while the alternative hypothesis was accepted. Therefore, there is significant correlation between financial evaluation and administrative effectiveness of primary schools in Anambra State.

Hypothesis Seven

H_0: There is no significant interactive correlation among head-teachers' financial management practices and administrative effectiveness of primary schools in Anambra State.

Table 14: Multiple linear regression analysis among head-teachers' financial management practices and administrative effectiveness of primary schools in Anambra State

Variables	R	R^2	Adj. R^2	F-value	P-value	α	Remarks
Overall financial management practices	.781[a]	.592	.591	132.927	.001[b]	.05	Sig.

a. Dependent Variable: Administrative effectiveness
b. Predictors: (Constant), Overall financial management practices

The combined effect of head-teachers' financial management practices on administrative effectiveness of primary schools is significant, as shown in Table 14 with an F-value of 132.927 and a p-value of 0.001, which is far below the 0.05 significance level ($p < 0.05$). For this reason, the null hypothesis which states that there is interactive significant correlation among head-teachers' financial management practices and administrative effectiveness is not uphold; confirming that an integrated approach to head-teachers' financial management practices positively impact administrative effectiveness of primary schools in Anambra State.

Discussion of Findings

The findings, as presented in Table One, revealed that there is a very strong positive correlation between budget preparation and administrative effectiveness of primary schools in Anambra State. Specifically, the Pearson Product-Moment Correlation Coefficient of $r = 0.812$ indicates a high degree of association between the two variables, suggesting that effective and systematic budget preparation is closely linked with improved administrative effectiveness as perceived by school administrators. Furthermore, the result in Table Eighe showed that this relationship is statistically significant at $p = 0.000$, which is less than the 0.05 level of significance. This implies that the observed relationship did not occur by chance and that budget preparation is a significant correlate of administrative effectiveness. In support of the study findings, Josiah (2022) found that budget preparation procedures, classification of educational needs, budget standardization, assessment of the budgeting process, and effective utilization of school account books all had significant positive relationships with principals' job performance. Similarly, Obi and Michael (2024) revealed that budgeting practices such as conducting stock-taking before budget preparation, carrying out market surveys, adhering to official fiscal calendars, and preparing comprehensive budgets significantly enhanced effective school administration. Likewise, there was no significant difference between principals' and bursars' perceptions regarding the budgeting practices required for effective administration. However, a contrasting finding was reported by Andrew-Essien and ImaObong (2024) whose findings revealed that the extent of principals' adoption of budgetary control principles was low, and the predictive influence on principals' job performance was correspondingly weak. The researchers attributed this to inadequate utilization of feasible budgeting procedures rather than the budgeting concept itself. However, the divergence in findings may be attributed to contextual differences such as weak financial autonomy, centralized budgeting systems, and limited managerial capacity among school heads, which may constrain the impact of budgeting practices on administrative outcomes despite formal financial planning structures.

The findings of this study, as presented in Table Two and Table Nine, revealed a very strong positive and statistically significant relationship between fund mobilization and administrative effectiveness of primary schools in Anambra State, as perceived by school administrators. Specifically, the Pearson Product-Moment Correlation Coefficient of r = 0.804 indicates a high degree of association between the two variables. The result further showed a p-value of 0.000 at the 0.05 level of significance, confirming that the relationship is statistically significant and did not occur by chance. This implies that fund mobilization is a significant correlate of administrative effectiveness in the study area. The findings suggest that schools with stronger fund mobilization capacities tend to exhibit higher levels of administrative effectiveness. Such capacities include internally generated revenue, active community participation, collaboration with non-governmental organizations, alumni contributions, and engagement with external funding agencies. The findings of this study are in agreement with Ezugoh et al. (2024) whose study in secondary schools in Delta State, Nigeria found that host communities participated significantly in mobilizing financial resources through donations, fundraising activities, provision of facilities, and community development projects; which had a strong positive and statistically significant relationship with effective school administration by improving principals' ability to provide instructional materials, maintain infrastructure, and manage school programmes efficiently. Correspondingly, Olaifa et al. (2024) study conducted in secondary schools in Kwara State, Nigeria revealed that effective fund mobilization and management strategies including: prudent budgeting, record keeping, financial accountability, and revenue generation, had a positive and statistically significant relationship with school administrative effectiveness. Olaifa et al. further found that schools with stronger fund management strategies demonstrated better administrative performance. However, the findings contradict that of Adeyemi (2019) whose findings showed that financial resources alone did not consistently translate into high administrative effectiveness because administrative performance was also constrained by inadequate personnel, poor infrastructure, and weak supervisory practices. Consequently, the relationship between financial resource availability (including mobilized funds) and administrative effectiveness was relatively weak compared with other management variables. This disparity may be attributed to contextual differences such as limited community support, weak financial management structures, inadequate leadership capacity in resource mobilization, and excessive dependence on government funding.

The findings of this empirical study in Table Three and Table 10, revealed a strong positive correlation between fund allocation and administrative effectiveness of primary schools in Anambra State, as perceived by school administrators. Specifically, Table Three reported a Pearson Product-Moment Correlation Coefficient of r = 0.736, indicating a substantial positive relationship between the two variables. This implies that effective fund allocation is strongly associated with improved administrative effectiveness in primary schools. In other words, as financial resources are allocated more efficiently, equitably, and strategically, there is a corresponding enhancement in the quality of administrative operations. More so, Table 10 established that this relationship is statistically significant, with r = 0.736 and a p-value of 0.001 at the 0.05 level of significance. This confirms that the observed relationship is not due to chance but represents a statistically reliable association within the population studied. The implication is that fund allocation constitutes a critical determinant of administrative effectiveness in primary schools in Anambra State. The findings of this study are consistent with those of Esene and Oladunjoye (2025) who examined the relationship between budgetary allocation strategies and head teachers' job performance in public primary schools in Bayelsa State. The study established a strong positive and statistically significant relationship between effective budgetary allocation and head teachers' job performance. Schools that received adequate, timely and equitable financial allocations demonstrated better instructional supervision, improved maintenance of school facilities, enhanced staff motivation, prudent financial accountability, effective personnel management, and efficient administration. The findings further indicated that transparent distribution and proper utilization of available financial resources significantly improved administrative effectiveness in public primary schools. Similarly, Okoye and Ani (2021) study in public secondary schools in Anambra State found that strategic allocation of educational funds positively impact principals' effective administration, particularly in supervision, infrastructure development, and staff performance. Their study emphasized that equitable distribution of financial resources strengthens institutional stability and improves administrative outcomes. Nevertheless, the present findings contrast with those of Jada et al. (2015) study carried out in Federal Government Colleges in Nigeria reported a weak and non-significant relationship between fund allocation and administrative effectiveness in selected rural primary schools in India. This divergence may be attributed to contextual factors such as centralized funding systems, bureaucratic delays in fund disbursement, weak accountability structures, and limited autonomy of school administrators in financial decision-making.

The findings presented in Table Four revealed a strong positive relationship between financial records keeping and administrative effectiveness of primary schools in Anambra State, as perceived by school administrators. Specifically, Table Four reported a Pearson Product-Moment Correlation Coefficient of $r = 0.713$, indicating a substantial positive association between the two variables. This implies that improvements in financial record-keeping practices are strongly associated with enhanced administrative effectiveness in primary schools. In essence, the more accurate, systematic, and well-organized the financial records are, the higher the level of administrative effectiveness demonstrated by school management. In addition, Table 11 confirmed that this relationship is statistically significant, with $r = 0.713$ and a p-value of 0.001 at the 0.05 level of significance. This establishes that the observed relationship is not due to chance but represents a reliable and meaningful association within the population studied. The implication is that financial records keeping constitute a critical administrative function that significantly influences the effectiveness of primary school management in Anambra State. The findings align with Ereh and Okon (2016), who reported that effective financial record keeping significantly enhances administrative efficiency, accountability, and decision-making in secondary schools Uyo Local Government Area of Akwa Ibom State, Nigeria. In the same vein, Ohamobi et al. (2025) found that financial record keeping, alongside budgeting and revenue generation, significantly predicted effective school administration and institutional transparency. Their study further emphasized that principals who maintained comprehensive financial records were more effective in planning, accountability, decision-making and resource utilization. Notwithstanding, the present findings contrast with those of Olowu and Oniyide (2026) whose findings revealed a negative and non-significant relationship between digitized record-keeping practices and administrative effectiveness ($r = -0.127$). This divergence in the study findings however, may be explained by contextual factors such as inadequate training in financial management, weak accountability systems, and reliance on manual record-keeping practices prone to errors and manipulation.

The results of this empirical investigation, as presented in Table Five and Table 12, revealed a very strong, positive, and statistically significant relationship between internal control measures and administrative effectiveness of primary schools in Anambra State, as perceived by school administrators. Specifically, Table Five reported a Pearson Product-Moment Correlation Coefficient of r = 0.802, indicating a high degree of association between the two variables. This suggests that the implementation of robust internal control measures is closely linked with enhanced administrative effectiveness in primary schools. Table 12 further confirmed the statistical significance of this relationship (r = 0.802, p = 0.000 at the 0.05 level), indicating that the observed correlation is both meaningful and non-random. More specifically, the findings indicate that schools that adopt well-structured internal control mechanisms such as segregation of duties, regular internal audits, strict adherence to financial regulations, authorization and approval procedures, proper documentation of transactions, and periodic monitoring and evaluation tend to demonstrate higher levels of administrative effectiveness. The findings of this study are consistent with Uloko (2019) who reported that effective internal control systems significantly enhance administrative efficiency, transparency, and accountability in in public primary schools in Edo State, Nigeria. The study maintained that public primary schools with properly implemented internal control systems experienced lower levels of financial fraud and financial irregularities. Segregation of duties, authorization procedures, regular auditing, proper documentation, and supervision improved accountability. Equally, the findings were corroborated by Garcer and Mestry (2025) who investigated Internal financial control processes in public schools: A prerequisite for effective financial management and South Africa. The study established that schools with well-developed internal financial control processes, including financial monitoring, segregation of duties, approval procedures, and finance policies, demonstrated more effective financial administration, stronger accountability, and better institutional performance. Weak internal controls were associated with poor administrative outcomes, especially in rural and township schools. On the other hand, the present findings differ from those of Imoyera (2019) whose findings showed that internal control measures existed in most public primary schools in Edo State, they were poorly implemented due to inadequate personnel, weak supervision, poor staff training, and limited monitoring. Consequently, the study found that merely establishing internal control systems did not automatically translate into effective school administration or fraud prevention unless implementation was strengthened. This discrepancy may be attributed to contextual variations such as geographical differences, study timelines, research design, and institutional capacity.

The findings of this empirical study in Table Six and Table 13, revealed a strong positive and statistically significant relationship between financial evaluation and the administrative effectiveness of primary schools in Anambra State, as perceived by school administrators. Specifically, Table Six reported a Pearson Product-Moment Correlation Coefficient of r = 0.609, indicating a moderate-to-strong positive association between the two variables. This suggests that improvements in financial evaluation practices are associated with corresponding increases in administrative effectiveness in primary schools. Table 13 further established the statistical significance of this relationship (r = 0.609, p = 0.002 at the 0.05 level), confirming that the observed correlation is not attributable to random variation but reflects a meaningful relationship within the study population. Precisely, the findings imply that schools that engage in systematic and continuous financial evaluation such as periodic budget reviews, auditing of financial statements, performance-based financial assessments, cost-benefit analysis of school programmes, and monitoring of expenditure patterns tend to demonstrate higher levels of administrative effectiveness. The findings of this study are in consonance with Okaforcha and Onyeagba (2025) whose findings indicated that financial evaluation practices, particularly financial record management, prudent fund utilization, and continuous financial monitoring, exhibited moderate to strong positive and statistically significant relationships with effective school administration. The study further revealed that schools with effective financial evaluation systems demonstrated higher levels of administrative coordination, financial accountability, instructional supervision, and efficient resource management. Comparably, Ojiya and Oga (2023) findings demonstrated that internal auditing, as a major financial evaluation mechanism in college of Education in Oju, Benue State, had a significant positive effect on financial management by improving revenue generation, strengthening accountability and transparency, minimizing fund diversion, and promoting prudent utilization of institutional resources. Furthermore, institutions with effective financial evaluation systems exhibited better administrative coordination, stronger financial discipline, and improved organizational performance. By contrast, the present findings are at variance with those of Manafa (2024); which revealed that although principals generally complied with several financial management procedures, financial evaluation and quality-control mechanisms were not consistently implemented across schools. Consequently, financial evaluation practices did not produce a significant improvement in administrative effectiveness because they were inadequately enforced and insufficiently integrated into routine school management practices. The divergence in findings may be attributed to contextual differences such as geographical location, the period during which the studies were conducted, variations in research methodologies, or even chance factors.

The results presented in Table Seven and Table 14 indicated that head-teachers' financial management practices jointly and significantly correlate with the administrative effectiveness of primary schools in Anambra State, as perceived by the head-teachers. The correlation coefficient ($R = 0.781$) reveals a strong positive linear relationship, implying that improvements in financial management practices are associated with corresponding increases in administrative effectiveness. The coefficient of determination ($R^2 = 0.592$) further demonstrates that 59.2% of the variation in administrative effectiveness is jointly explained by head-teachers' financial management practices. This substantial explanatory power underscores the pivotal role of financial management in enhancing key administrative functions such as planning, coordination, accountability, and efficient resource utilization. Moreover, the statistically significant F-value ($F = 132.927$, $p < 0.05$) confirms that the observed relationship is not attributable to chance, but rather reflects a stable and reliable association between the variables. This suggests that effective financial governance by head-teachers is a critical determinant of improved administrative outcomes in primary schools. The present findings are consistent with the study by Okoye and Okorji (2021), which established that effective financial management, particularly budget preparation and implementation, prudent fund mobilization fund allocation sas well as proper financial auditing trengthens administrative effectiveness in public secondary schools in Anambra State schools. Similarly, Esene and Oladunjoye (2025) findings also reported a strong positive and statistically significant relationship between effective financial management practices and head teachers' job performance in public primary schools in Bayalsa State. Schools that received adequate, timely and equitable financial allocations demonstrated better instructional supervision, improved maintenance of school facilities, enhanced staff motivation, prudent financial accountability, effective personnel management, and efficient administration. The findings further indicated that transparent distribution and proper utilization of available financial resources significantly improved administrative effectiveness in public primary schools. In the same vein, Imoyera (2019) found that prudent financial planning and resource allocation significantly correlate with administrative effectiveness in primary schools in Edo State, noting that disciplined financial practices improve institutional performance and goal attainment. However, Adeyemi (2019) reported a weak and non-significant relationship between financial management practices and school effectiveness in primary schools in Ekiti State. This divergence was attributed to poor implementation of financial controls and weak accountability mechanisms; hence, underscoring the importance of effective execution of financial management frameworks.

Conclusion

The findings of this empirical study revealed that head-teachers' financial management practices comprising: budget preparation, fund mobilization, fund allocation, financial records keeping, internal control measures, and financial evaluation are positively and significantly associated with the administrative effectiveness of primary schools in Anambra State. The findings of the study also revealed that there is interactive and significant correlation among the financial management practices and administrative effectiveness of primary schools. The positive and statistically significant relationships observed among these components of financial management practices indicate that systematic, transparent, and accountable financial processes enhance the overall effectiveness of school administration. Precisely, effective budget preparation and prudent fund mobilization were found to facilitate efficient planning and resource availability, while appropriate fund allocation and accurate financial records keeping promoted accountability and operational efficiency. Moreover, the implementation of robust internal control measures and consistent financial evaluation significantly strengthened administrative coordination, transparency, and goal attainment. Based on these findings, the study concluded that the adoption and reinforcement of sound head-teachers' financial management practices are indispensable strategies for enhancing administrative effectiveness in primary schools in Anambra State.

Recommendations

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

1. Anambra State Ministry of Education should strengthen and enforce policies that enhance financial management training for head-teachers to improve administrative effectiveness in primary schools.
2. Basic Education Board Universal Education Board (ASUBEB) should provide regular supervision, auditing support, and capacity-building programmes to ensure effective implementation of sound financial management practices in schools.
3. Head-teachers should ensure transparent budgeting, accurate record keeping, proper fund allocation, and strict internal control to enhance administrative efficiency.
4. Teachers should comply with approved financial decisions and support the responsible use of school resources for effective instructional delivery.
5. Pupils should be guided on responsible use of school facilities and encouraged to maintain school property to support smooth administration.

6. The community should collaborate with schools through financial support, monitoring of fund usage, and participation in development projects to strengthen administrative effectiveness.

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