

EDUCATION FOR ALL IN NIGERIA: FINANCE MANAGEMENT CONSTRAINTS AND THE WAY FORWARD

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ABSTRACT: *The paper examined the issue of financing Education for All (EFA) in Nigeria with a view to identifying the finance management constraints and the strategies for the way forward. The study adopted a survey research design which utilized a researcher-made questionnaire duly validated and tested for reliability using the Cronbach Alpha with a reliability coefficient of .76 and .87 obtained for CEAPFM and SEEAPFM respectively to collect data. The study, involved a population of 152, namely: 32 principal and 120 head teachers in Afikpo Education Zone, Ebonyi State of Nigeria. Means, Standard Deviation and t-test analysis, tested on .05 significance level was adopted in the data analysis. Findings revealed, among others, that poor governments' allocation to schools, inadequate financial knowledge base of school administrators, diversion of funds into private purse, poor economic state of the schools, poor attitude to financial management, poor project supervision, hence inability to keep accurate account, were among the finance management constraints. Concluding, the researcher suggested among others, that ceiling funding of education programmes on school enrolment should be removed from the education systems as a way forward in attainment of education for all in Nigeria.*

KEYWORDS: Finance Management, Financing Education, Nigeria

INTRODUCTION

Education has always been accepted as a life-long process enabling people to learn and be able to live efficiently and effectively in the society they find themselves. All over the world, there is a renewed drive for education based on the conviction that education is a vehicle par excellence for driving functional self; national growth and development; as well as a key for unlocking ignorance and eliminating illiteracy (Federal Republic of Nigeria (FRN), 2004). It is a means of confronting the future challenges; a type of training through which the individual is helped to acquire skills and information that would enable him to meet the demand of his society (Obani in Federal Ministry of Education Special Teacher Upgrading Programme, 2007).

Based on this conviction and precipitated by the 1948 Universal Declaration on Human Rights confirmed by the 1990 Jometien World Conference on Education for All and all other international covenants on basic education, Nigeria in a bid to join the global community in keeping its commitment to promote Education for All (EFA) launched the Universal Basic Education (UBR) on 30th September, 1999 as an avenue to equalize and make education accessible to all through the inculcation of appropriate learning-to-learn, self awareness, citizenship and life skills (FRN, 2000). Consequently, government set targets for early childhood care and development, primary education, junior secondary school and adult literacy.

EFA is an international endeavour to which Nigeria is committed. However, it is a huge venture which implies huge finance and commitment on the part of education administrators and managers. The world hopes that every nation spends 26% of its annual budget on education (Barton, 2010). Thus, government hopes to provide adequate finance through budgetary allocation and joint funding by federal, state and local government as well as non-governmental organizations and private sector (FRN, 2004).

Finance, simply put, could be defined as available funds set aside for achieving the objectives of a particular project (Tabotndip, 2009). It is very important and enabling resource in the day-to-day running of educational institutions. Its provision or lack determines the success or failure of educational programmes. The following educational activities and more are financed by money: payment of bills, purchase of stationeries, laboratory equipment, purchase of prints and non-print media for education, payment of salaries, purchase of facilities/equipment for teaching and learning, organization of important conferences, seminars, workshops, purchase of school buses, generating power plants, library etc. Thus, in essence, education is never free; somebody somewhere has to finance it and somebody has to properly manage/control the finance if schools would achieve the EFA programme in Nigeria. It is therefore, not any wonder that availability of finance might not just guarantee the success of EFA. Tabotndip (2009) arguably, stated that adequate finances could be available for use by the organization, but the mismanagement of it deters the entire progress up to the set goals. However, Ukonu (2005) saw that mismanagement of funds might not be just be for a matter of ignorance or mistakes, it could be an intentional act of embezzlement due to high level of corruption in many nations of the world. In confirmation, Ajaegbo (2009a) noted that school administrators and people in government often divert funds for education into personal accounts.

Problem of the Study

Despite all efforts by governments and individuals to finance education in Nigeria, the present state of education in Nigeria has left much to be desired; children of school age are still seen roaming our streets during school hours, every education level still cry-Mack of funds, lack of funds'. For instance, in the implementation of Educational programmes, especially the UBE programme, education facilities are still in their dilapidated nature, classrooms are still overcrowded, and students and pupils still sit on bare doors to learn, teachers still cry for poor conditions of service and many students slay at home because many parents could not met the cost of education, which was supposed to be compulsory, free and accessible to all irrespective of economic and social background (Abiogwu, 2012; Akudo, 2012; Nwaka, 2012; Idiaghe, 2011; Maple, 2011; Tabotndip, 2009; Amadi, 2007; Okeke, 2005; Ukeje & Ehiamentor, 1998 etc). All these contribute in no small measure to the endemic crisis in the education system today in Nigeria.

Certainly, government budgets for this programme and funds are made available for EFA but what is not clear is how education administrators manage the funds meant for the programme, whether there are constraining factors in the process of utilizing the education funds, hence the uncertainty of the result of the EFA programme by 2015 in Nigeria. It therefore, becomes imperative that effort be made in finding out factors that constrain proper finance management in primary and secondary schools and the strategies for the way forward in order to enhance attainment of EFA in Nigeria. The problem of this paper therefore, is to identify education administrators' proper finance management constraints in schools and proffer

strategics to enhance their process of finance management in order to fast track attainment of EFA in Nigeria.

Purpose of the Study

Generally, the purpose of the study is to find out education administrators' proper finance management constraints and the strategies to enhance education administrators' finance management and drive the attainment of EFA in Nigeria. Specifically, the study aimed at:

1. Identifying education administrators' proper finance management constraints; and
2. Proffering strategies to enhance education administrators' finance management.

Research Questions

Two questions guided the study. They are;

1. What are the constraints to education administrators' proper finance management?
2. What strategies can enhance education administrators' finance management in order to fast track attainment of EFA in Nigeria?

Research Hypotheses

The following null hypotheses were formulated to guide the study:

1. There is no significant difference statistically on the responses of principals and head teachers on their perception of the constraints to education administrators' proper finance management.
2. There is no significant difference statistically on the responses of principals and head teachers on their perception of the strategies for education administrators' proper finance management.

METHODOLOGY

The study employed r descriptive survey design. Accordingly, descriptive design describes and interprets what is, seeks to find out the conditions that exist, opinions that arc held, and processes that going on, effects that are evident or trends that are developing (Akuezuilo and Agu, 2003).

The population for the study was one hundred and fifty-two (152) school administrators which comprised all the thirty-two (32) secondary school principals and one hundred and twenty (120) primary schools headmasters in Afikpo Education Zone of Ebonyi State. Afikpo Education Zone is made up of Afikpo North, Afikpo South, Ivo, Ohaozara, and Onicha Local Government Areas. There was no sampling. This is because the population is manageable.

The instrument used for data collection was a researcher-designed structured questionnaire, which was validated by two experts in Educational Foundations and one expert from Science Education of Ebonyi State University. They read through it, eliminated the unrelated items and made some vital corrections which helped in producing the final draft of the instrument.

The instrument has two sections: Section A sought information on the personal data of the respondents, which helped to determine the status of the respondents. Section B is in two parts and comprised of twenty-four items. Each part has questions specifically designed to assist the researcher to collect data for the study based on the research questions. The four-point rating scale of Very Great Extent (VGE), Great Extent (GE) Low Extent (LE) and Very Low Extent (VLE), was used for the instrument, the decision rule was based on the midpoint for the scale of 2.50. Therefore, only mean scores of 2.50 and above were accepted as positive responses indicating strong agreement while mean scores below 2.50 were regarded as negative responses. The null hypotheses were tested using t-test statistics tool at .05 levels of significance.

Reliability of the instrument was determined by administering the instrument on 10 principals and 10 headmasters from 10 secondary schools and 10 primary schools in Enugu State, which is outside the study areas. The internal consistency of the instrument was determined using Cronbach Alpha. A reliability coefficient of .76 and .87 was obtained for CEAPFM and SEEAPFM respectively showing that the questionnaire was reliable for gathering data for the study.

The instrument was personally administered on (lie respondents by the researcher assisted by three trained research assistants, who also collected the completed questionnaire immediately after completion. Data collection took over one month. However, two questionnaires were found missing during the collation stage and the researcher was left with only 150 questionnaires (from 32 principals and 118 from headmasters), used in the data analysis. Data collected were analyzed. Means and Standard Deviation were used to answer the research questions. The t-test statistics was used to test the null hypotheses at .05 levels of confidence.

RESULTS

Research Question One: What are the constraints to education administrators' proper finance management?

Table 1: Mean Ratings of Administrators Responses on Constraints to Proper Finance Management

S/N	ITEMS	\bar{X}	DECISION
1	Poor economic state of the schools	3.70	VGE
2	Poor material and equipment management and maintenance	3.50	VGE
3	Poor governments' allocation to schools	3.90	VGE
4	Diversion of funds into private purse	3.80	VGE
5	Inadequate financial knowledge base of school administrators	2.60	GE
6	Education fund allocation as a function of school enrolment	3.50	VGE
7	Over estimation of anticipated financial resources for programmes	3.25	VGE
8	Poor attitude to financial management	3.6S	VGE
9	Inability to keep accurate account of all money realized in school	3.58	VGE
10	Underestimation of the cost of educational programmes	2.53	GE
11	Poor project supervision, hence inability to keep accurate account	3.48	GE

12. Corruptiun	3.16	VGE
13. Poor financial planning	3.20	VGE
14. Inefficiency in utilization of available funds	3.88	VGE

Data in Table 1 shows that the respondents agree with all the questionnaire statements in section B. This is an indication that the statements are to a high extent, constraints to proper finance management in both primary and secondary schools.

Research Question Two: What strategies can enhance education administrators' finance management in order to fast track attainment of EFA in Nigeria?

Table 2: Mean Ratings of Administrators Perception on Strategies to Enhance Finance Management

S/NO ITEMS	\bar{X}	DECISION
1. Prudent management of finance	2.58	GE
2. Professional development through in-service training	3.83	VGE
3. Planning a comprehensive school budget and executing same	3.33	VGE
4. Ensuring financial allocation is got with dispatch	3.67	VGE
5. Good sense of priority in selections provision of school equipment	3.23	VGE
6. Keeping detailed account of expenses incurred and on time	3.80	VGE
7. Ensuring funds are utilized for what they are meant for	3.60	VGE
8. Disbursing school funds with reference to financial regulations	3.83	VGE
9. Ensuring purchases made are properly receipted	3.33	VGE
10- Soureing supplementary funds	3.40	VGE
11. Proper project supervision to keep accurate account	3.45	VGE

From Table 2, the mean ratings in all the items are above the midpoint of 2.50 based on the decision rule. This shows that all the items as perceived by the respondents are strategies to enhance financial management.

Null Hypothesis One

There is no significant difference statistically on the responses of principals and head teachers on their perception of the constraints to education administrators' proper finance management.

Table 3: Summary of t-test Analysis for Significance Difference between the Responses of Principals and Head Teachers on their Perception on the Constraints to Education Administrators' Proper Finance Management

Source of Variation	N	X	SD	Df	t- cal.	t- critical	Level of Sign	Decision
Principals	32	3.60	0.76	148	1.11	±2.00	.05	Do not reject
Headmasters	118	3.42	0.69					Ho ₁

The analysis of data in Table 3 shows that the null hypothesis is upheld. It follows therefore, that there is no significant difference statistically on the responses of principals and head teachers on their perception of constraints to education administrators' proper finance management.

Null Hypothesis One

There is no significant difference statistically on the responses of principals and head teachers on their perception of the strategies for education administrators' proper finance management.

Table 4: Summary of t-test Analysis for Significance Difference between the Responses of Principals and Head Teachers on their Perception of Strategies for Education Administrators' Proper Financial Management

Source of Variation	N	X	SD	Df	t- cal.	t- critical	Level of Sign	Decision
Principals	32	3.60	0.70	148	1.36	±2.00	.05	Do not reject
Headmasters	118	3.22	0.74					Ho ₂

Table 4 shows that t-critical is greater than t-calculated at 148 degree of freedom so the null hypothesis is rejected. This implies (hat principals and head teachers did not differ significantly in their perception of strategies for proper finance management.

Discussion of Findings

In relation to research question 1, which sought to identify educational administrators' constraints to financial management, findings revealed that the respondents strongly agree with all the statements as constraints to financial management. This implies that they are aware of these constraints but could not care. The finding complements Ajaegbo (2009b), Eneasator (2008), Mungazi, 2012; Nwaka (2012), Oruwari (2011), Tabotndip (2009) and Ukonu (2005) who in their different findings reported most of the items listed above as financial management constraints, which always resulted in or created much difficulty to school administrators in their financial management activities and consequently, in the running the schools, hence adversely affected successful implementation of educational

programmes. It must be noted that dishonest practices in the management of finances in schools have many times resulted to misinterpretation of accounts books and embezzlement of school funds.

Table 3 also revealed that the respondents did not differ significantly in their mean ratings on the perceived strategies to enhance financial management to a great extent. This finding is very discouraging because the administrators, who should be role models in their dealings with regard to financial management, have failed in that respect, hence jeopardizing EFA. The finding confirms Tabotndip (2009) who had earlier noted that availability of finance might not just guarantee the success of the organization; adequate finances could be available for use by the organization, but the mismanagement of it deters the entire progress up to the set goals. No wonder, Ukonu (2005) opined that mismanagement of funds might not be just be for a matter of ignorance or mistakes, it could be an intentional act of embezzlement due to high level of corruption in many nations of the world. On the issue of diversion of funds, which the administrators rated highly (3.80), which implies that they do divert funds, Nwaka (2009) posited that in this age of advanced knowledge and technology, funds meant to be used to procure, maintain, care for and service UBE facilities and equipment in the face of school expanded curriculum are diverted into private pockets and nobody does anything. She warns that the scarce fund for UBK programme development demands prudent management and are not meant for conviviality.

In relation to research question two and null hypothesis two, the principals and head teachers did not differ significantly in their perception of strategies for proper finance management. The finding is encouraging; if they would apply those strategies for proper finance management, it will develop viable skills and confidence in them and enable them demonstrate good sense of finance planning and utilization. Education for all programmes do not just need administrators for its success, but rather dedicated administrators who are willing and enthusiastic to follow strictly the financial control actions in order to sustain the path to education for all. Notably, a very important resource input in the management of education is finance; it is the enabling resource towards improvement and achievement of EFA.

CONCLUSION

HFA programme in Nigeria is a huge venture and needs adequate funding. Thus, in view of the fact that it continues to be under funded coupled with many school administrators' inefficiency in utilization of available funds and the menacing diversion of funds into private purses, BFA will be a mirage in Nigeria by year 2015. Therefore, there is need for government to allocate the required funds to schools using appropriate resources/financial planning, financing and costing of plans to ensure efficient and effective utilization of financial resources in order to achieve the target of education for all by the year 2015. The provision or lack of financial provision is a measure of importance which the nation attaches to EFA. Efficient and effective funding and management of finance is the backbone of EFA programme, hence should not be toyed with; otherwise all efforts to achieve EFA, would amount to paying lip service.

RECOMMENDATIONS

1. Universal Basic Education Commission and Education Tax Fund should work out an efficient plan for providing the necessary infrastructure for EFA in primary and JSS schools otherwise all efforts to achieve EFA, would amount to paying lip service.
2. Government should give serious attention to increased funding of education for all in Nigeria. This is because the story of the Nigerian education sector has always been that of neglect, ignorance and apathy due to fluctuation in the allocation of funds to it.
3. Government should make concerted effort to ensure proper project supervision, to enable one keep accurate account
4. Government should make effort to punish all education administrators that divert or embezzle funds meant for education in Nigeria.
5. Government should make concerted effort to appoint honest school administrators to avert mismanagement and embezzlement of educational funds.
6. Ceiling funding of education programmes on school enrolment should be removed from the education systems as a way forward in attainment of education for all in Nigeria.
7. The education administrators should be professionally developed through in-service training and workshops in order to be adequately equipped for prudent management of funds.

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