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PRINCIPALS' FINANCIAL RESOURCE MANAGEMENT COMPETENCY AS A PREDICTOR OF TEACHERS' JOB SATISFACTION IN PUBLIC SECONDARY SCHOOLS IN KEBBI STATE, NIGERIA

Prof. Emenike Obi

and

Onyeanisi, Uju Theresa
obinujuaku@gmail.com

Department of Educational Management and Policy
Nnamdi Azikiwe University, Awka, Anambra State

Abstract
The study investigated principals' financial resource management competency as predictor of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria. one research question guided the study and one null hypothesis which was tested at 0.05 level of significance. Correlation research design was adopted for the study. The population of the study comprised 14,584 teachers in the 248 public secondary schools in Kebbi State. A sample size of 731 teachers was drawn for the study using proportionate sampling technique. Two sets of instruments titled Principals' Resource Management Competency Scale (PRMCS) and Teachers' Job Satisfaction Scale(TJSS) were used to collect data. The instruments were validated by three experts, two from the Department of Educational Management and Policy, and one from the Department of Educational Foundations, Nnamdi Azikiwe University. Cronbach alpha was used for a test of internal consistency of the instrument and it yielded reliability coefficients of 0.79, 0.80 while coefficient value of 0.82 was obtained for TJSS. The researcher together with five research assistants collected data for the study using the direct administration method and 97% return was recorded. Simple regression was used to answer the research question and the test hypothesis. while multiple regression was used to answer research question and test hypothesis. The findings of the study revealed among others that principals' financial resource management competency are moderate and significant predictors of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria. Based on the finding, it was recommended among others that Ministry of Education should organize annual training programmes for principals to improve their management competencies (financial resource management competency) to enhance the job satisfaction of teachers.

Keywords: Principal, Teacher, Financial Resource Management Competence, Job Satisfaction

Introduction

Education plays important roles in national development by inculcating positive character in individuals and equipping them with sound knowledge and requisite competencies. It is also a means of enlightening individuals and shaping their attitude to bring about desired changes and improvement to the society. Obi and Chukwudebelu (2024) opined that education is an instrument for building character and getting learners informed about worthwhile and desirable behaviour acceptable to society. They added that in Nigeria, there are three different levels of educational institution (Primary, post primary and tertiary levels of education) among which is the secondary school level also regarded as the post-primary school level.

Secondary education is the bridge between basic and tertiary levels of education. Obasi, Enyi and Ibueavunam (2023) asserted that secondary school is an institution or a human industry established for refining human beings in terms of competencies, behavior and all round excellence. Obi and Ogbuagu (2020) also noted that secondary education occupies a strategic position in the education system as it serves as a 'producer' (input for tertiary level of education) and a 'consumer' (absorbs the output from basic level of education). Secondary education is the post-primary level of formal education that equips students with essential knowledge of various subjects to prepare them for higher studies in tertiary institutions. The manager of a secondary school is the principal.

The school principal is responsible for ensuring the implementation of curricular and co-curricular programmes to achieve the predetermined objectives of secondary education. Rupia and Musa (2022) referred to principal as the leader, administrator and manager entrusted with the responsibility to supervise and coordinate daily activities for the success of a secondary school. The principal is the custodian and chief accounting officer of the resources in secondary school. Mohammed and Lawal (2020) defined principal as the leader who sees to the day-to-day running of school and is accountable to the Ministry/parastatals that deployed him to a secondary school. In order words, the principal is an administrator who oversees the daily activities in a secondary school. Contextually, a principal is the manager who plans, coordinates and oversees activities or events to enable smooth running of the daily affairs of a secondary school. The principal cannot effectively perform their functions to achieve set secondary educational goals without the availability of resources.

Resources are available inputs used in attaining set goals in an organization. According to Obi and Ogbuagu (2020), resources are capital, materials, human beings, information and time that can be rationally used in teaching and learning process in order to accomplish the desired organizational vision and objectives. Similar to this, Adasigwung (2020) asserted that men, Money and materials are generally regarded as resources needed in organizations to achieve set goals. Resources are the funds, human, time and physical facilities available in learning institutions. The funds, human, time and physical facilities available in secondary schools could be properly controlled and utilized with resources management competencies.

Resources management competencies are the possession of necessary technical know-how and aptitudes to ensure optimal use of the available assets and inputs of an organization for the achievement of set goals. Akpan and Lion (2023) described resources management competencies as the capabilities for planning, scheduling and controlling, people, equipment, materials and other facilities to ensure they are utilized optimally and in alignment with organizational objectives. Resources management competencies are combination of knowledge, ability, and experiences required for optimal use of available resources to achieve set goals. It is capabilities to safeguard school assets from loss and damage. Yidawi, Alabi and Babaji (2023) defined resources management competencies as series of knowledge, abilities, and experiences for utilizing the assets of an organization. It is the abilities to organize and effectively use available resources of an organization. Contextually, resources management competencies are abilities for planning mobilization, prudent allocation and judicious use of available human, time, financial and material assets to attain set educational goals.

There are varieties of resources management competencies highlighted by different scholars such as human, material, financial and time resources competencies. Igberaharha and Utoware (2023) highlighted resources management competencies to include human, material, time and financial resources competencies. In the same vein, Yidawi, Alabi and Babaji (2023) noted that resources management competencies are required by school administrators in the areas of human resources (staff and students), material resources (classrooms, equipment, supplies), and financial resources (budget, fundraising and accounting). The study will focus on all these resources management competencies (human, material, time and financial resources) identified by these scholars because the existence of problems which could show that these resources are not properly managed to create conducive learning environment.

Teachers' job satisfaction is the fulfillment of teaching staff towards various facets of their work. Wakkala, Danjuma and Karima (2022) defined teachers' job satisfaction as the degree to which teaching staff like their job. They alleged that a satisfied teacher is more likely to be creative, flexible, innovative, and loyal. It is positive feelings and attachments of teachers towards the teaching profession. Teachers' job satisfaction is an affective or emotional reaction of academic staff to work activities and condition in secondary schools. Nwankwo and Ifeanyi (2021) referred to teachers' job satisfaction as the overall contentment and attitude of teaching staff towards their working conditions and profession. In the context of this study, teachers' job satisfaction is the level of contentment that members of academic staff feel regarding their responsibilities, work environment and conditions.

Teachers who are satisfied with job are bound to be punctual to school and class, put extra efforts in performing their duties, effectively deliver their lesson, participate in extra-curricular activities and maintain high professional conduct. Hence, Obionu, Ughamadu and Obiagwu (2024)

posited that teachers who are satisfied with their job are bound to be punctual to school, committed and dedicated to the discharging of their duties. They added that satisfied teachers devote their time and energy in performing their duties to ensure the success of students in learning environment. Also, Obi and Chukwudebelu (2024) posited that the effectiveness of teachers' job satisfaction is evident in punctuality to work, efficiency, commitment, positive relationship with colleagues both superior and equals, high productivity, good record keeping, coverage of scheme of works, being regular to work

Some teachers display undesirable work behaviour which tends to indicate dissatisfaction with their job in public secondary schools in Kebbi State. Wakkala, Danjuma and Karima (2022) observed some teachers are dissatisfied with their job which is evident by the exit and high level of turnover intention to leave the teaching profession in public secondary schools in Kebbi State. They further noted that some teachers in the state express dissatisfaction with their job through low commitment to teaching, unaccepted ways of marking scripts, psychological withdrawals in the workplace; slowing down in work, extended breaks, late coming to work, early departures, retribution for presumed wrongs, unauthorized absences and lacking in job involvement. The increasing rate of negative attitude towards work among teachers could emanate from the ways in which the available resources are managed by the principals.

One may question whether educational resources are actually managed to an expected standard as it appears that there are prevailing cases of damaged facilities, infrastructural decay, embezzlement of funds, abandonment of school projects, misconduct among members of staff and failure to implement school programmes at the stipulated time which could be traceable to incompetence of principals in managing the available resources in pubic secondary schools in Kebbi State, Nigeria. To buttress this, El-Imam, Naseer and Gwabare (2022) asserted that over the years, maintenance of the available facilities by principals has suffered serious neglect in public secondary schools in Kebbi State. As a result of this, the authors added that dilapidated and acute shortages of infrastructures and facilities were experienced in public secondary schools of the State. Manga (2018) noted that there are increasing cases of negligence of duty by teachers, misconduct by students, as well as violation of due process by some school administrators in secondary schools in Kebbi State, Nigeria. It is against this background that this study seeks to investigate principals' resources management competencies as predictors of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria. The physical facilities are procured and maintained with financial resources.

Financial resources are fund and money available for procurement of facilities and running affairs of an organization. Ofem, Akeke and Ameh (2021) noted that public school financial resources usually include funds from sources such as tuition, Parent Teachers' Association (PTA) levy, trust fund, development levy, government subventions and donations among others. Financial resources empower principals to procure facilities, maintain the existing infrastructure and motivate teachers to work hard. Financial management competency is the necessary abilities for planning, sourcing, allocation and careful utilization of funds to achieve desired results. Bibi Baig and Munir (2019) noted that the financial management competencies required for school managers for the proper utilization of school funds are budgeting competencies, financial reporting competencies and auditing competencies. Financial management competency enables principals to determine time for spending the school funds.

Statement of the Problem

Principals as the chief executive officers of secondary schools ought to be properly equipped with the competencies required for judicious use of the available resources to attain predetermined educational objectives. There are some worrisome situations that tend to suggest that principals have not been managing the available resources well in pubic secondary schools in Kebbi State, Nigeria. There are cases of lateness to work, absenteeism, professional misconduct, sneaking out of school to attend to their private businesses, irregular and unauthorized movement from their duty post among some teachers could show that human resources are poorly managed. Some facilities which seem to be in a dilapidated state probably due to the fact that they are not properly managed by principals in public secondary schools in Kebbi State. It is an issue of concern to notice worn out facilities, broken furniture, crack walls untidy environment, rough floors, windows without louvers, leaking roofs, over grown grasses in premises of public secondary schools in the state.

This could contribute to job dissatisfaction among secondary school teachers in the state. Some teachers seem to display dissatisfaction with their job by use of ill-prepared lesson notes in teaching, poor coverage of syllabus, inappropriate instructional delivery, low morale in carrying out assigned tasks, nonchalant attitude towards their work and high attrition rate in public secondary schools in Kebbi State. These acts have huge negative implications towards the attainment of objectives of secondary education. Premised on these problems, the study intends to investigate principals' resources management competencies as predictors of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria.

Purpose of the Study

1. Principals' financial resource management competency as a predictor of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria.

Research Question

1. What is the predictive value of principals' financial resource management competency on teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria?

Research Hypothesis

1. Principals' financial resource management competency is not a significant predictor of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria.

Method

Correlational research design was adopted for this study, conducted in Kebbi State which is one of the seven states in North-West, Nigeria. The population of the study was made up of 14,584 teachers in the 248 public secondary schools in Kebbi State, while a sample of 731 teachers was drawn using proportionate stratified sampling technique. Two sets of instruments, developed by the researcher based on literature review, titled Principals' Resource Management Competencies Scale (PRMCS) and Teachers' Job Satisfaction Scale (TJSS) were used to collect data. The first instrument titled PRMCS was structured to measure resources management competencies of principals. The instruments were placed on a 4-point rating of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD) weighted 4, 3, 2 and 1 respectively. Face validation of the instruments was determined by three experts, while internal consistencies of the instruments were established using Cronbach Alpha method. These yielded co-efficient values of 0.83 for PRMCS and 0.82 for TJSS. Direct method of data collection was applied by the researcher and five research assistants who are teachers in public secondary schools in Kebbi State. Simple regression was used to analyze research question and test-test for the hypothesis, For decision on the research question, the coefficient r and the size of the relationship was interpreted using the correlation coefficient by Cohen, Manion and Morrison cited in Wubante (2020), as follows

Coefficient	Relationship
.00- .10	Negligible correlation
.11- .30	Very low correlation
.31- .50	Low correlation
.51- .70	Moderate correlation
.71- .90	High correlation
.91- .99	Very high correlation
1	Perfect correlation

In taking decision on the null hypothesis, if p-value is equal to or less than significant value of 0.05 (p-value $\leq$ 0.05), the null hypothesis was not accepted, but if p-value is greater than, the significant value of 0.05 (p-value > 0.05) the null hypothesis was accepted.

Results

Research Question: What is the predictive value of principals' financial resource management competency on teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria?

Table 5: The Summary of Simple Regression on Principals' Financial Resource Management Competency as Predictor of Teachers' Job Satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Remarks
1	.667	.445	.444	.43100	Moderate

Result in Table 5 revealed that the predictive value of simple regression analysis between principals' financial resource management competency and teachers' job satisfaction is 0.667 with a coefficient of determination of 0.445. This shows that 44.5% variation in teachers' job satisfaction can be attributed to principals' financial resource management competency. The regression coefficient r of 0.667 indicated that principals' financial resource management competency is a moderate predictor of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria

Hypothesis Three: Principals' financial resource management competency is not a significant predictor of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria.

Table 6: The Summary of Simple Regression Analysis on Principals' Financial Resource Management Competency as Significant Predictor of Teachers' Job Satisfaction

Predictor	R	R^2	*F*	*P-value*	Remark
Financial Resource Management Competency	.667	.445	568.751	.000	*S

*Significant

As shown in Table 6, the simple regression coefficient (R) is 0.667, while the R^2 is 0.445 showing that principals' financial resource management competency could explain 44.5% change in teachers' job satisfaction. The *F* (1/712) =568.751 and the *p*-value of .000 is less than 0.05. Therefore, since the *p*-value is less than the stipulated 0.05 level of significance, the null hypothesis was not accepted. Therefore, principals' financial resource management competency is a significant predictor of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria.

Discussion of findings

Financial Resource Management Competency and Teachers' Job Satisfaction

It is revealed that principals' financial resource management competency is a moderate predictor of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria. This is in consonance with the finding of Refera and Kolech (2015) which showed that financial management capacity had moderate relationship with job satisfaction of employees. The agreement with the finding could be attributed to the fact that financial resource management competency could be applied by managers of organizations to create favourable work environment that could improve job satisfaction of staff. This finding is probably due to the fact that financial resource management competency of principals enables them to procure vital facilities and rewarding of outstanding teachers which could account for the moderate predictor of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria. It is through financial resource management competency of principals that professional development programmes can be organized and ensure that teachers are motivated at workplace which perhaps is the reason for the moderate predictor of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria.

It was also discovered that principals' financial resource management competency is a significant predictor of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria. This is in line with the finding of Refera and Kolech (2015) which showed that financial management capacity had significant relationship with job satisfaction of employees. Principals' financial resource management competency enable them make appropriate budget towards improving the well-being of

teachers which could explain the significant predictor of their job satisfaction in public secondary schools in Kebbi State, Nigeria.

Summary of the Finding

The summary of the finding are presented as follow:

1. Principals' financial resource management competency is a moderate predictor of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria.
2. Principals' financial resource management competency is a significant predictor of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria.

Conclusion: Based on the findings of this study, it is concluded that principals' financial resources management competency is a moderate and significant predictor of teachers' job satisfaction in public secondary schools in Kebbi State, Nigeria. The principals who apply their competencies in managing financial and other resources create healthy atmosphere that make teachers to feel happy, fulfilled and satisfied with their job in public secondary schools in Kebbi State, Nigeria.

Recommendations:

1. Ministry of Education should organize annual training programmes for principals to improve their financial resource management competency to enhance the job satisfaction of teachers.
2. Ministry of Education should develop manual to guide principals in utilizing their financial resource management competency to enhance the job satisfaction of teachers.

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