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FINANCIAL MANAGEMENT PRACTICES AS CORRELATES OF JOB COMMITMENT OF BUSINESS STUDIES TEACHERS IN PUBLIC SECONDARY SCHOOLS IN ANAMBRA STATE, NIGERIA.

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Abstract

This study examined the financial management practices as correlates of job commitment of business studies teachers in public secondary schools in Anambra State, Nigeria. Six research questions guided the study and six hypotheses were formulated and tested at 0.05 level of siginificance. The study adopted correlational research design. The population of the study consists of 5660 business studies teachers from six education zones in Anambra State. Slovin's formular was used to determine the sample size of the study and the result yielded 374 business studies teachers from six education zones in Anambra State. Two instruments named: Financial Management Practices Questionnaire (FMPQ) and Job Commitment of Business Studies Teacher Questionnaire (JCOBSTQ) were used for data collection. The instruments were subjected to face and content validation from three experts, two from Department of Vocational Education and one from Measurement and Evaluation unit of Educational Foundations both from Chukwuemeka Odumegwu Ojukwu University, Igbariam Campus. The

instruments were pilot tested and the data obtained were subjected to test for internal consistency using Cronbach alpha. Data collected from the respondent were analysed using Pearson Product Moment Correlation Coefficient to answer the research question and test the hypotheses at 0.05 level of significance. The findings of the study revealed that the strength relationship between the financial management strategic planning, record keeping and job commitment of business studies teachers is weak/low. Based on findings and conclusion, the researcher recommended that school management should include the business studies teachers in the financial management strategic planning process.
Keywords: Education, Secondary Education, Business studies, Financial Management Strategic Planning, Financial Management Record keeping, Job Commitment

Introduction

Education is the oil wheel of every nation, powered by knowledge, value, attitude and skill among their citizens by enhancing individual's potentials and changes that occurred in them systematically. It broadens the intellectual powers of the individual within a narrow specialization and also gives a perspective of the world around (Brahmkshatriy, 2021). Education sharpens the man's ability to choose the best alternative available in any circumstance he faces and also prepares him to adopt the best approach to a problem at any given time. Odigwe and Owan (2022) averred that education is an important instrument for personal, social, and economic mobility, as well as for national development. To achieve the goals of education, teachers must be dedicated and committed to their duties. Federal government of Nigeria from time to time initiates various policies and programmes which make teachers (business studies teachers inclusive) to put extra effort in discharging their duties. Teachers cannot efficiently carry their legitimate duties in an informal setting. There must be a formal and conducive environment. Such formal environments are achieved through the establishment of schools at various levels of which secondary education is one of them.

Secondary education is a type of education received after primary education and it has its own goals and objectives as stated in the National Policy on Education. Okaforocha (2021) averred that secondary education is a very important level of education in Nigeria where solid foundation for higher education and useful living is laid. Okaforocha also stated that secondary education occupies a central position in the Nigerian educational system because it is the level of education that prepares students for higher education and also the level of education that determines the academic and professional career of students. A functional secondary education is very important for a developing country such as Nigeria in terms of economic growth, poverty reduction, social cohesion and improved health among its citizens (Ugomma & Abayomi, 2020). The secondary school level is the bridge between the primary and tertiary levels of education and therefore occupies an important position in the education system. Undoubtedly, a student's primary objective is his academics breakthrough especially at secondary school level, because it is the stage of career building but unfortunately, many students are leaving this stage without essential business skill and knowledge (Okolocha & Okeke, 2018). In order to achieve these required skill and knowledge, there is need for students to offer business studies at secondary school level.

Business studies are that part of the curriculum that enables the student to make informed decisions in the everyday business of living. Wolugbom et al. (2023) maintained that business studies are part of the general education at the lower secondary level which is designed to prepare and train students for the future. Business studies provide skill acquisition opportunities through its basic component parts: office practice, book keeping, commerce and keyboarding for students. These courses provide a strong foundation for students who will want to take up specialize courses in business education and other related fields, thereby producing accountants, business administrators, transporters, insurance personnel, economists, marketers, secretaries, computer technologists, entrepreneurs, salesmen, business studies teachers among others who will be relevant in various sectors of the economy.

Business studies teacher is seen as a person who deliberately or systematically administers the teaching-learning activities of the business studies courses and processes with the aim of assisting others to learn and attain the desired learning goals. Buwah et al. (2021) described business studies teacher as a trainer, teacher, instructor and or a lecturer who is responsible for imparting relevant skills on students who have shown interest in acquiring business skills that would enable them secure paid jobs or be self-employed. Business studies teachers are confronted with uncertainties and complexities because of the rapid changes and accelerated development in the field of education. Leal and Baniel (2024) opined that the quality of life of teachers can be observed and manifested in various ways and one of them is their job commitment.

Commitment arouses business studies teachers to cultivate loyalty, dedication and enthusiasm for their duties in order to assist the school in achieving its goals, policies, and vision. Bhatt (2020) stated that commitment is an employee's trait of being wholly devoted to a task, or level of enthusiasm for assigned tasks. Kotzé and Nel (2020) advocated that commitment is a psychological state and set of behaviours that binds an employee and their employer to work together for the benefit and attainment of organizational goals. Abu -Siri et al. (2020) reported that commitment can be understood as the mental framework and behaviours of members towards achieving the original aims and objectives of a particular institution or organization. That is to say that teachers' dedication to their profession is a systematic practice that allows them to be committed and be productive by utilizing their knowledge, skills, and experiences in a successful educational journey, ranging from classroom instruction and curriculum implementation to extracurricular activities, all within the framework of the school environment (Ma, 2022). Onukwu et al. (2020) perceived teachers' commitment as the willingness and readiness of teachers to contribute to teaching and learning activities that can lead to an effective and successful course delivery, fulfilling their professional duties, and most importantly, producing positive learning outcomes for students. Dahiru and Jafar (2020) asserted that teacher commitment is the combination of emotional and productive readiness on the part of the teacher to contribute to the attainment of the school's objectives.

Job commitment represents the attitude towards the work. Job commitment relates business subject teachers' feelings towards the schools; the more teachers are satisfied with their work the more they are dedicated or committed to the school. The school administrators are more interested in knowing about how dedicated the teachers are doing their job diligently because it would be bases for retaining them. Afolakemi and Adeyemi (2021) opined that job commitment can be seen as teacher's level of enthusiasm for tasks assigned to him or her at work and a person's sense of responsibility for the goals, mission, and vision of the school with which he or she is associated to. Yaghoubi et.al. (2022) stated that job commitment is a multidimensional concept that results in several positive job outcomes including reduced absenteeism and relocation, citizenship behaviour, work effort, and improved job performance. Job commitment is seen as being constructed of a person's adherence to work ethic, commitment to a career/profession, job involvement, and organizational commitment (Redmond & Carter in Leal & Baniel, 2024). Sulyman (2020) elucidated that job commitment means a situation whereby an employee or a teacher gives all of himself to an organization or school while at work.

The job commitment is so substantial that it is the only linkage towards achievement of any organisational set goals (Fajana in Oluwatoyin & Ayodeji, 2022). Job commitment is a teacher's dedication and loyalty to their job and school, encompassing their willingness to invest time and effort into their work. It is characterized by a positive attitude, a strong sense of responsibility, and a desire to contribute to the school's success. High job commitment is often associated with increased productivity, better performance, and a stronger sense of connection to the workplace. There is no doubt that one of the variables that determine the business studies teachers' success and survival is the extent of job commitment they have in their job. Meyer and Allen (2024) suggested that job commitment can be formulated in three aspects, namely affective commitment, continuance commitment, and normative commitment. However, this study adopts the Meyer and Allen assertion and concentrated on them. Affection for the job occurs when there is feeling of a strong emotional attachment to the school, and to the work performs by the teacher. The teacher will identify with the school's goals and values, and will genuinely want to be there. However, a teacher feels good and satisfied with the job, if the working condition, working environment and pay is good. Those who truly love what they do will likely be more motivated to progress within their school, think creatively, and experiment with new ways of working. The optimal commitment and dedication of business studies teachers to their work leads to effective and efficient financial management and also determines how budget users comply with the stipulated conditions. The level to which business studies teachers engage in their work (job involvement), commit to and believe in the school's goals and purpose (organizational commitment), desire to work (work ethic), and commit to a specific career or profession can all have an impact on the financial management of the school.

Financial management in education is concerned with the evenly distribution of sources of income to meet education costs and the spending of the income in order to achieve educational goals and objectives. It is a systematic method of controlling, managing and recording the financial activities of an education such as procurement of funds, utilization of funds, accounting, payments, risk assessment and every other thing related to money. Proper management of school's finance provides efficient and effective functioning of the school. Yuni et al. (2018) asserted that financial management is one of the main administrative activities in government that demands good governance principles and requires each organization to carry out the budget properly and correctly, so that each activity can be accounted for transparently. Financial management encompasses the systematic process of strategizing, coordinating, overseeing, and regulating school's monetary resources. It involves one of the most important functional areas of management, because the success of a school greatly depends on the proper utilisation of its financial resources. This involves making judicious decisions regarding the acquisition, utilization, and allocation of funds with the aim of attaining the school's objectives. Additionally, Ezeh and Ogara (2020) opined that financial management is the proficient and effective handling of monetary resources to accomplish organizational goals. Financial management is concerned with managerial activities like raising and utilisation of funds for economic purposes. It deals with planning, organising, directing and controlling financial activities of the school. Financial management necessarily optimises the output from a given input of funds. It attempts to use the funds in the most productive manner. Reshma (2023) opined that financial management (FM) is a functional system designed to support the ongoing and purposeful selection process of pertinent indicators necessary for the analysis, planning, and formulation of efficient secondary school operational management decisions of various financial aspects. Nwankwo and Uduma-Chima (2019) stated that adequate financial management helps to easily actualize the objective of internal control, facilitating efficient performance, within established operating policies, ensuring the reliability, adequacy and timelines of financial information. The implementation of financial management in the school is important for the sustainability, expansion and growth of any school and enables the school to increase its financial resources to advance its goals and objectives. But it is sad to note that the implementation of financial management in Anambra secondary schools is hard to maintain because of poor state of secondary school environment.

The poor state of the secondary school environment could be attributed to financial problems such as mismanagement and the economic crunch in the country. Poor financial management is one of the greatest obstacles to the effective management of public secondary schools in Anambra State. The problem usually emanates from the inability of many school administrators to plan and execute school budgets in line with the state government objectives of the school. It has been observed that the condition of secondary schools has worsened so much that teaching and learning of business studies have received poor attention despite all the financial contributions of the federal or state government and other sources of funds available to schools. Nevertheless, lack of prudence and mismanagement of school finances by the administrators might slow down the acquisition of essential materials for teaching and learning business studies. Lynne (2023) posit that effective financial management combines organization, objectives, tasks, and renewed processes by Board and management, as well as the financial stability and profits of the organization or school and most financial management can be broken down into six elements namely strategic planning, record keeping, controlling, organizing and directing, and decision-making. This study adopted the view of Lynne on elements of financial management and concentrated on financial management strategic planning and record keeping of business studies teachers' financial management practices for sustainable job commitment in public secondary schools in Anambra State, Nigeria.

Financial management strategic planning is the process by which business studies teachers establish goals and define the methods by which these goals are to be attained. Nothing can affect the success and failure of a school more than the planning function of the school. The globalised and highly dynamic work environment strives for effective planning and its management. This crucial dictum in highly recognized and its fuller assimilation can only be possible with the understanding of what is meant by planning. Financial management strategic planning involves selecting missions, objectives and the actions to achieve them and also it requires decision making, which is choosing from among alternative future courses of action. Boyitie (2021) averred that financial management strategic planning is the process of setting out in advance a pattern of action to bring about a given overall policy by the shortest possible articulation of means, identify the steps that align with the association or individual objectives. It is a detailed and comprehensive blueprint of school functioning in future. However, school goal, whether is for profit maximisation, school growth or expansion of services requires financial management and with each goal, there should be steps to get there. And this step includes financing, budgeting, allocating roles, client or membership research, and much more. Time should be taken to agree upon some measurable steps that help the school to achieve their goal. Juwariah and Kurniatun (2020) advocated that financial management strategic planning is the key to the school's success in implementing school objectives and the achievement of minimum service quality can be realized effectively if school objectives can be planned, realized, and evaluated effectively and efficiently. The successful managing and organising the activities of schools requires school administrators to possess relevant cognate skills including the ability to keep accurate records.

Financial management record keeping refers to the systematic process of creating, maintaining, and organizing records of school's activities. These records are vital for various purposes, including managing business operations, tracking financial transactions, ensuring compliance with regulations, and providing evidence of past actions. The process of collecting, recording, preserving, utilizing and disposing of the official document in a systematic manner is called record keeping. Records are the history of the school. A. successful operation of an office and schools mostly depends on its records and disposition of all information relating to what goes on in the school system, the school plants as well as other information pertinent to the growth and development of the school (Olayemi, 2018). Enormous benefits abound in record keeping; records help schools track income, expenses, inventory, and other critical data, enabling informed decision-making and efficient operations, proper record keeping is essential for tracking financial transactions, managing cash flow, and demonstrating financial health to school stakeholders, it ensures that individuals and schools can be held accountable for their actions and decisions and it provides a history for the school's activities, which can be valuable for research, audits, and dispute resolution. Ramadhan et al., (2023) opined that financial record keeping is the recording of business transactions in a systematic manner so that the financial position of an organization can be determined. Okello (2022) averred that financial management record keeping involves identification, classification, storage and protection, receipt and transmission, retention and disposal of records for preparation of financial statements. Financial management record keeping is the recording of business transactions in systematic manner so that the financial position of an organization can be ascertained at any point in time (Balagobei, 2019). Ogbonnaya in Oladapo (2022) asserted that it is the administrative responsibility of both principals and staff members to embrace ideal administrative practices such as delegation of responsibilities, fact recording as accrued, accurate custody of record keeping, monitoring of teachers adherence to instructions regarding record keeping management among other, as this is the basis through which effective and efficient school administration can be achieved. Financial management record keeping generally concerns the administrative activities that are concerned with achieving cost-effectiveness and efficiency in the creation, maintenance, use and disposal of the records of educational institutions throughout their entire life cycle and in making the information they contain accessible in support of the school business administration (UNESCO in Amanchukwu & Ololube, 2015). Financial management record keeping in schools serves as a vital function, providing a structured way to manage and organize information related to students, staff, and school operations. This includes both statutory records, mandated by education laws, and non-statutory records. This assertion has not been empirically proven to be the case among business studies teachers in public secondary schools in Anambra State, Nigeria. It is against this background that the researcher sought to empirically determine the financial management practices as correlates of job commitment of business studies teachers in public secondary schools in Anambra State, Nigeria.

Statement of the Problem

Poor financial management is one of the greatest obstacles to the effective management of public secondary schools in Anambra State. The problem usually emanates from the inability of many school administrators to plan and execute school budgets in line with the objectives of the school. It has been observed that the condition of secondary schools has worsened so much that teaching and learning of business studies have received poor attention despite all the financial contributions of the federal or state government and other sources of funds available to schools. Nevertheless, lack of prudence and mismanagement of school finances by the administrators might slow down the acquisition of essential materials for teaching and learning business studies. The loss of highly experienced accounts staff among school administrators translates into significant losing of funds, due to inadequate knowledge of the nitty-gritty in accounting. If finances are not properly handled in the secondary school system, then it is mostly likely to face barriers that may have severe repercussions on its growth and development. Without well-managed financing, all school activities will be hampered, including the procurement of facilities and infrastructure, teacher and education personnel salaries, and building construction. Unfortunately, business studies teachers find it difficult to be part of fund management and control in secondary schools in Anambra State. This necessitated the study on the financial management practices as correlates of job commitment of business studies teachers in public secondary schools in Anambra State, Nigeria.

Research Questions

The following research questions guided the study.

1. What is the relationship between financial management strategic planning and job commitment of business studies teachers in public secondary schools in Anambra State, Nigeria?
2. What is the relationship between financial management record keeping and job commitment of business studies teachers in public secondary schools in Anambra State, Nigeria?

Hypotheses

The following null hypotheses were tested at 0.05 level of significance:

1. There is no significant relationship between financial management strategic planning and job commitment of business studies teachers in public secondary schools in Anambra State, Nigeria.
2. There is no significant relationship between financial management record keeping and job commitment of business studies teachers in public secondary schools in Anambra State, Nigeria.

Methods

The study adopted correlational research design and the area of the study was Anambra State. The population for the study consisted of 5660 business studies teachers who were teaching business studies in the 267 public secondary schools in the 6 education zones in Anambra State. The sample of the study consisted of 374 business studies teachers using Slovin's formula to determine the sample of the study. The instruments for data collection were structured questionnaires named: Financial Management Practices Questionnaire (FMPQ) and Job Commitment of Business Studies Teacher Questionnaire (JCOBSTQ). The two instruments used for data collection were subjected to face and content validation by three experts. To establish the reliability of the instrument, a trial test was carried out. The data obtained from their responses were subjected to reliability analysis using Cronbach Alpha. The application of the Cronbach Alpha reliability for the two clusters on financial management strategic planning and record keeping yielded coefficient values of 0.87 and 0.90 with an overall reliability coefficient value of 0.86 while the reliability coefficient of job commitment for two clusters yielded 0.70 and 0.89 with an overall reliability coefficient value of 0.80. The instrument was administered on 20 business studies teachers in Delta State who were not part of the population. The researcher administered 374 copies of the instruments personally to the business studies teachers in their respective schools with the aid of three research assistants who were business studies teachers in the education zones. SPSS version 26 was employed in data analysis. Data collected from the field were analysed using Pearson Product Moment Correlation Coefficient to answer the research questions and test the hypotheses at 0.05 level of significance.

Results

Research Question1: What is the relationship between financial management strategic planning and job commitment of business studies teachers in public secondary schools in Anambra State, Nigeria?

Table 1: Correlation of Financial Management Strategic Planning and Job Commitment of Business Studies Teachers

Variable	Financial Management Strategic Planning	Job Commitment	Remark

Financial Management Strategic Planning	Pearson Correlation	1.00	0.074*	
	Sig.(2tailed)		0.000	
Job Commitment	Pearson Correlation	0.074*	1.00	Low Positive Correlation
	Sig.(2tailed)	0.000		
	N	365	365	

Table 1 shows the relationship between financial management strategic planning and job commitment business studies teachers in secondary schools in Anambra State, which indicated a low positive Pearson‘s coefficient of 0.074. This means that as business studies teachers financial management planning goes up, their job commitment also increases. However, the strength of this positive relationship between the variables is weak/low since 0.074 is less than 0.3 showing a weak/low positive relationship.

Research Question 2: What is the relationship between financial management record keeping and job commitment of business studies teachers in public secondary schools in Anambra State, Nigeria?

Table 2: Correlation of Financial Management Record Keeping and Job Commitment of Business Studies Teachers

Variable		Financial Management Record Keeping	Job Commitment	Remark
Financial Management Record Keeping	Pearson Correlation	1.00	0.182*	
	Sig (2 tailed)		0.000	Low Positive Correlation
Job Commitment	Pearson Correlation	0.182*	1.00	
	Sig (2 tailed)	0.000		
	N	365		

Table 2 shows the relationship between financial management record keeping and job commitment of business studies teachers in secondary schools in Anambra State, which indicated a low positive Pearson‘s coefficient of 0.182. This means that as business studies teachers' financial management goes up, the value of their job commitment also increases. However, the strength of this positive relationship between the variables is weak since 0.182 is less than 0.3 which shows weak positive relationship.

Hypothesis 1: There is no significant relationship between financial management strategic planning and job commitment of business studies teachers in public secondary schools in Anambra State, Nigeria.

Table 3: Correlation between financial management strategic planning and job commitment of business studies teachers

Variable	N	r-value	Sig.
Financial Management Strategic Planning	365	0.104**	.000
Job Commitment	365		

Correlation is significant at the 0.05 level (2-tailed)

Table 3, this indicates that the correlation between the financial management strategic planning and job commitment of business studies teachers is weak; thus since the p-value is less than the alpha value of 0.05, the null hypothesis is rejected and we conclude that there is a statistically significant positive relationship between financial management strategic planning and job commitment of business studies teachers in Anambra State.

Hypothesis 2: There is no significant relationship between financial management record keeping and job commitment of business studies teachers in public secondary schools in Anambra State, Nigeria.

Table 4: Correlation between financial management record keeping and job commitment of business studies teachers

Variable	N	r-value	Sig.
Financial Management Record Keeping	365		
		0.242**	0.01
Job Commitment	365		

Correlation is significant at the 0.05 level (2-tailed)

Table 4, this indicates that the correlation between the financial management record keeping and job commitment of business studies teachers is weak; thus since the p-value is less than the alpha value of 0.05, the null hypothesis is rejected and we conclude that there is a statistically significant positive relationship between financial management strategic planning and job commitment of business studies teachers in Anambra State.

Discussion of Findings

The result of the data analysis in respect of research question one as presented in Table 1 showed the respondent responses on financial management strategic planning and job commitment of business studies teachers in secondary schools in Anambra State. The findings revealed that the strength of the relationship between the financial management strategic planning and job commitment of business studies teachers is weak and also that there is a significant relationship between financial management strategic planning and job commitment of business studies teachers in public secondary schools in Anambra State, Nigeria. In support of this stance, Mbagwu and Udo-Anyanwu (2022) study showed that there is a very low positive relationship between planning as a management function and students' satisfaction with library services. Similarly, Kaegon and Okere (2021) advocated that job security has weak, positive and significant relationship with teachers' job commitment in public senior secondary schools in Rivers State. Again, Okere and Nwogu (2021) maintained that training and collaborative work have weak, positive and significant relationship with teachers' job commitment in public senior secondary schools in Rivers State. These studies point to the fact that financial management planning and job commitment of business studies in secondary schools is weak in secondary schools in Anambra State.

The result of the data analysis in respect of research question two as presented in Table 2 showed the response on financial management record keeping and job commitment of business studies teachers in secondary schools in Anambra State. The findings revealed that there is weak or low relationship between financial management record keeping and job commitment of business studies teachers in secondary schools in Anambra

State and also there is a significant relationship between the financial management record keeping and job commitment of business studies teachers in public secondary schools in Anambra State, Nigeria. In line with this, Anguyo and Okee (2024) averred that performance of Sumz enterprises is affected by its record keeping system. Also, Okello (2022) maintained that record-keeping has effect on financial performance of SMEs. Furthermore, Osang et al. (2021) study showed that employees' commitment has low correlation with job satisfaction among non-academic staff. As a result, there is indication that the financial management record keeping and job commitment of business studies is weak in secondary schools in Anambra State.

Conclusion

Result of the findings indicated positive weak and significant relationship between financial management and business teacher's job commitment in our secondary schools. It was concluded that business studies teachers should be involved in financial management strategic planning and record keeping in the schools regardless of their status since they can have substantial impact on the achievement of school goals which is often overlooked.

Recommendations

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

1. The management of secondary schools should include business studies teachers in their financial management planning in order to achieve efficiency.
2. Secondary school administrators should keep proper records of their engagements for easy tracing of their income, expenses, inventories and their critical data so as to enable the management make informed decision, efficient and transparent operations.

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