

MANAGING EDUCATIONAL RESOURCES FOR EFFECTIVE GOAL ATTAINMENT IN
SECONDARY SCHOOLS: AN EMPIRICAL REVIEW**Edut Egbe Obona**

Department of Educational Management,
Faculty of Educational Foundation Studies,
University of Calabar

Email: obona2020@gmail.com (Phone: +2348036284387)

Orcid Id: <https://orcid.org/0000-0002-7227-9085>

ORCID: 0000-0002-6990-7351

This study investigated Managing Educational Resources for Effective Goal Attainment in Secondary Schools in Yakurr Local Government Area, Cross River State: An Empirical Review. Specifically, it examined the management of digital and financial resources and their relationship to goal attainment in secondary schools. Two null hypotheses were formulated to guide the study. A correlational survey design was adopted. The population comprised all 99 school leaders (17 principals and 82 vice-principals) in the 17 public secondary schools within Yakurr LGA. The study employed a census sampling technique. Data were collected using an 18-item questionnaire titled Educational Resources Management and Secondary School Goals Attainment Questionnaire (ERMSSGAQ). The instrument was face and content validation by three academic experts from the University of Calabar. Cronbach Alpha reliability test yielded an index ranging from 0.79 to 0.82. The null hypotheses were tested using Pearson Product Moment Correlation at a 0.05 significance level. Findings of the study revealed that there is a statistically significant relationship between management of digital resources, financial resources, and secondary school goals attainment in Yakurr Local Government Area of Cross River State. Based on the findings, the study concluded that the management of educational resources significantly relates to secondary school goals attainment in Yakurr Local Government Area of Cross River State, Nigeria. It was recommended that school principals should ensure the prudent allocation of adequate resources toward the provision and maintenance of digital facilities. This is essential for improving students' and staff access to up-to-date information as well as promoting the adoption of technology-driven teaching strategies.

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Introduction

Education is universally recognised as a fundamental instrument for developing human capital and advancing national development (Ayang et al. 2025). Nigeria's educational system is structured into three tiers: early childhood/pre-primary, primary, junior secondary, senior secondary, and tertiary education. However, the focus of this study was on the secondary tier of education. In Nigeria, the secondary school system comprises junior and senior secondary classes which are now referred to as lower-

basic and upper-basic education. These are distinct stages of formal education that the students acquired upon completion of primary education and before admission into tertiary institutions (Obona et al., 2021). Thus, secondary schools are designed to equip learners with knowledge, skills, competences, and quality learning experiences that empower them to develop independent thinking, appreciate the value of labour, and show respect for others (Federal Republic of Nigeria, 2004; Madukwe et al., 2024; Difoni et al., 2024). The effectiveness

of this level of education can be assessed based on the extent of the attainment of the stated goals.

In the context of this study, goal attainment is conceptualised as the extent to which secondary schools achieve their predefined educational objectives. The National Policy on Education (FRN, 2004) outlined the goals of secondary education, including preparing students for meaningful participation in society, pursuing further education, and nurturing their individual potential, among others. Similarly, Etor et al. (2018) classified these goals into three core areas: enhancing access to higher education, facilitating knowledge acquisition, and improving teaching and learning outcomes. They also include fostering moral development, promoting civic responsibility, and preparing students for challenges in higher education (Iwogbe et al., 2025). The significance of attaining these goals lies in aligning the quality of secondary education; beyond academic achievement, goal attainment equally enhances students' productivity, reduces their stress level, and equips them with the critical skills necessary in a rapidly developing world. As Ada et al. (2019) observed, the successful realisation of secondary school goals is integral to fostering national unity and improving global competitiveness.

The attainment of secondary school goals is vital to the overall development of students, society, and the entire nation. Furthermore, it helps prepare students for higher education opportunities, enter the workforce, and develop critical thinking, sound moral values, responsible citizenship, and lifelong learning skills. This level of education is expected to nurture productive individuals who can contribute meaningfully to societal development and progress. Consequently, parents and stakeholders expect secondary schools to provide quality teaching, discipline, moral upbringing,

academic excellence, career guidance, and create a safe and supportive learning environment for their children. They also expect schools to adequately prepare students to succeed in higher education and adapt to the demands of the competitive global market economy.

The attainment of these goals is a major challenge in Nigeria, especially regarding the quality of graduates (Etor 2018; Iyiegbuniwe et al. 2025). Nyong (2013) noted that many secondary school leavers lack the essential vocational, technical, and entrepreneurial skills. This inadequacy has been linked to the rising unemployment rate because students are not well prepared for tertiary education (Odigwe et al., 2018). Ameaw (2007) attributed the mismatch between graduate competencies and labour market demands to this issue. Worsening the problem is the failure of teachers to meet instructional standards, including poor work ethics such as lateness, absenteeism, strained relationships, and low student transition to higher education (Arop et al., 2018; Obona et al., 2023; Ekaette et al., 2019b). This issue has led to increased social vices such as drug abuse, cultism, and criminal behaviour among youth (Alumona & Amusan, 2019), along with declining performance in key assessments, such as the SSCE (Amuche et al., 2014). Similar challenges are common in the Yakurr Local Government Area of the Cross River State. Many students graduate from school without acquiring vocational skills. Many others drop out because of academic difficulties and turn to illegal and criminal activities for survival. The researcher also noted overcrowded classrooms, lack of qualified teachers, poor facilities, low motivation, and an unconducive learning environment. Some parents and guardians express disappointment with their children's bad behaviour and poor academic performance. All of these factors hinder the attainment of educational goals.

Resources are the blood of every organisation. The success of any organisation, including education, relies greatly on the effective management of resources. Scholars argue that the proper utilisation of resources, such as financial, material, human, and time, is critical for achieving institutional goals (Okon & Sule, 2006; Usman, 2016; Nwankwo, 2014). Resource management in education involves effectively coordinating the assets to support teaching and learning. According to Babalola and others as cited in Obi & Ogbuagu (2020), managing resources well ensures the production of capable graduates. Enaohwo et al. (2014) classified educational resources into physical (human, material, and financial) and non-physical (time and goals). However, this study focuses on the management of digital and financial resources to achieve secondary education goals.

Theoretical Framework

The present study is based on Systems Theory, which was originally developed by Ludwig von Bertalanffy in the 1950s. This theoretical framework provides a comprehensive lens for understanding organisations, including schools. It assumes that every part of an organisation must function in coordination for the system to operate effectively and achieve its objectives. According to Systems Theory, schools function by receiving various inputs, such as human resources, instructional materials, finances, and technological tools, which are then processed through internal mechanisms such as teaching, learning, and administration. These processes yield outputs such as student achievement and moral development. Crucially, the theory emphasises the importance of feedback, which helps schools examine outcomes and make adjustments where necessary to ensure continuous improvement and adaptability within a dynamic environment.

The relevance of this theory to the present study lies in the fact that when resources are mismanaged or one component of the system fails, it can adversely affect the entire educational system and process. Therefore, school administrators should be active in coordinating resource allocation, monitoring internal processes, and responding effectively to feedback indicators such as examination results, teacher performance, and student behaviour. These measures can assist schools in sustaining high performance, addressing emerging challenges, and achieving long-term educational goals.

Review of related literature

Management of digital resources and school goals attainment

Digital resource management involves utilising online materials to enhance learning, shape administrative roles, and improve student performance through access to relevant and current information (Adeniran, 2013). This requires strategic planning, coordination, and a continuous evaluation. Digital resources are widely recognised as crucial sources of academic information for students, as they provide up-to-date and relevant content across a range of subjects (Ternenge & Kashimana, 2019). According to Adeniran (2013), these resources enhance academic performance by providing timely and suitable information. Digital tools also promote active, independent learning and collaboration among students.

Burk et al. (2013) explored the relationship between students' engagement in various digital learning tools and their academic outcomes. The study involved 919 first-year chemistry students at Carleton University and examined how the use of digital platforms influenced performance in two midterms: a final exam and overall course grades. The results showed that students frequently used digital learning systems, such as WileyPlus and WebCT,

which had a positive correlation with academic performance. These platforms were particularly effective because they encouraged consistent task engagement, problem-solving, and interaction with content and peers. Kipkosgei (2020) investigated the relationship between digital resource usage and academic achievement among undergraduate IT students. Employing a descriptive survey design and analysing data from 105 students selected via stratified sampling, the study found that the use of ebooks, electronic journals, and past test papers had a significant positive correlation with academic success.

In another study, Olabode (2016) assessed how digital resource usage affected academic performance among final-year students from the faculties of social sciences, humanities, and sciences at the Federal University of Oye-Ekiti. Using a survey and analysing 144 valid responses through SPSS, this study found that digital resources significantly contributed to improved academic outcomes. Similarly, a study by Okorie et al. (2018) at the Federal Polytechnic, Nekede, focused on HND students in the Department of Library and Information Sciences. Using a descriptive survey and analysing responses from the entire population of 385 students, the study found that digital resources, particularly e-books, were frequently used for academic tasks, such as assignments and seminar preparation, and had a positive impact on student performance. Ogunbodede and Oribhabor (2022) conducted a study at the University of Africa, Toru-Orua, Bayelsa State, to examine how digital resource usage influences academic performance. Using a validated questionnaire and analysing responses from 1,342 students using SPSS, the study confirmed a strong positive relationship between digital resource engagement and academic

achievement. The increased usage of these tools has been found to significantly boost student performance.

Olofinkua et al. (2025) conducted a study on the relationship between digital resource utilization and job effectiveness among academic staff at the University of Calabar, Cross River State, Nigeria. This study was guided by one hypothesis and employed a correlational research design. The sample consisted of 295 senior lecturers, purposively selected from the Faculty of Educational Foundation Studies. Data were collected using two validated instruments: the *Utilization of Digital Resources Questionnaire (UDRQ)* and the *Academic Staff Job Effectiveness Questionnaire (ASJEQ)*. Validation was performed by experts in Educational Management and Measurement and Evaluation, while reliability analysis using Cronbach's alpha yielded coefficients of 0.81 for UDRQ and 0.84 for ASJEQ. Pearson product-moment correlation was used to test the hypothesis at a significance level of 0.05. The results showed a significant positive relationship between the use of digital resources and job effectiveness of academic staff. The study concludes that the effective use of digital tools enhances academic performance, enabling lecturers to improve teaching quality, contribute to research, and advance institutional goals.

Management of financial resources and school goals attainment

Financial resources are critical for the acquisition, maintenance, and utilisation of other essential resources within the school environment. They are fundamental to ensuring that school activities run smoothly, foster staff motivation, and facilitate achievement of educational goals and objectives. Obona et al. (2024) explains that financial resource management involves strategic planning, organization, and control of funds to help institutions reach their

objectives. Similarly, Obona et al. (2025) described financial resource management as a structured approach to budgeting, allocating, and monitoring financial resources to promote transparency, accountability, and efficient fund usage. In line with this view, Obona et al. (2025) conclude that administrators' financial management strategies are significantly related to the effectiveness of the secondary school system in Nigeria.

Similarly, Okon et al. (2020) investigated the influence of principals' resource management on goal attainment in public secondary schools in Akwa, Ibm State, Nigeria. The study adopted an ex post facto design and involved 681 administrators (227 principals and 454 vice principals) across 227 public secondary schools. Using a census approach, data were collected using a self-structured instrument titled *Principals' Resources Management and Goal Attainment Questionnaire (PRMEAQ)*. Pearson's correlation analysis was used to test the hypotheses at a significance level of 0.05. The findings indicate that financial management practices have a partially significant relationship with school goal attainment. In another study, Wanjala et al. (2020) assessed the relationship between principals' financial management practices and students' academic achievement in public secondary schools in Bungoma East Sub-county. An embedded mixed-method design was employed. The sample consisted of 180 respondents, including 33 principals, 33 deputy principals, and 114 heads of departments from 33 schools selected through stratified random sampling. Data collection involved questionnaires, interviews, and document analyses. A pilot study conducted in a neighbouring sub-county ensured the reliability and validity of the research instruments. Descriptive statistics (frequencies, percentages, means) and inferential statistics (Spearman's rank-

order correlation) were used for data analysis. This study found a strong positive relationship between principals' financial management practices and students' academic achievement.

In addition, Uwaleke et al. (2021) examined the relationship between principals' financial management practices and the implementation of educational laws in secondary schools in Nasarawa State, Nigeria. Using a descriptive survey design, teachers and students representing 12% of the population were sampled from three southern districts using stratified random sampling. Data were collected using a modified four-point Likert-type questionnaire. Frequencies and percentages were used for descriptive analysis, while chi-square tests were employed to test the hypotheses at a significance level of 0.05. The findings indicated that adherence to educational laws significantly influenced principals' procurement processes, fund utilisation for national cohesion, and financial record-keeping practices in secondary schools.

A literature review was conducted on the subvariables of the main independent variables. This review was beneficial because it provided critical insights that informed the design of the research instrument and guided the selection of suitable statistical methods. Additionally, notable gaps exist in the existing body of research. Specifically, these reviewed studies though related to the present study were found to have different geographical coverage, scope, and methodological approaches. The majority of these studies were conducted outside the Yakurr local government area and cross-river state, with several situated in foreign contexts. Many studies have employed different variables, research designs, and instruments. Consequently, the current study was considered significant as it specifically sought to examine the management of educational resources and the realisation of

secondary school goals within the Yakurr LGA, Cross River State. This study fills a critical gap in the existing literature.

Statement of the problem

Among the key indicators of secondary school goal attainment are students' academic performance, discipline, active engagement in school programs, successful transition to higher education, and employability. These outcomes are widely recognised as reflective of the effectiveness of school leadership. However, the researcher has observed with concern that a significant number of public secondary schools in Yakurr Local Government Area of Cross River State are encountering challenges in realizing these educational objectives. Reports by some parents, students, and stakeholders highlight recurring issues, such as poor student performance in external examinations, rising levels of discipline, frequent teacher absenteeism, and inadequate infrastructure for both practical and extracurricular learning. These problems have resulted in increased dropout rates and the production of graduates without the requisite skills, thus leading to a surge in youth unemployment, insecurity, and social vices within local communities.

Various interventions have been initiated by school administrators and the Cross River State Government, including teacher capacity-building programs, distribution of instructional materials, and the implementation of monitoring and evaluation systems—limited success has been achieved. In view of this, the researcher suspects that effective resource management could contribute to this problem. This prompted the central research question: What is the relationship between the management of educational resources and the attainment of secondary school goals in the Yakurr Local Government Area, Cross River State, Nigeria? The desire to answer this question led to this study.

Purpose of the Study

This study investigates the management of educational resources and attainment of secondary school goals in the Yakurr Local Government Area, Cross River State, Nigeria. Specifically, this study examines the relationship between

1. Management of digital resources and attainment of secondary school goals
2. Management of financial resources and secondary school goal attainment.

Statement of hypothesis

The following null hypotheses were formulated to guide this study.

1. There is no significant relationship between management of digital resources and attainment of secondary school goals
2. There was no significant relationship between the management of financial resources and secondary school goal attainment.

Significance of Study

This study is anticipated to yield significant benefits to school administrators, policymakers, and researchers. For school administrators, the findings may provide valuable insights into effective strategies for the planning, allocation, and prudent utilisation of scarce educational resources which are critical in the attainment of institutional goals. Policymakers may find the study instrumental in formulating educational policies that will enhance efficient school management and prioritise continuous training opportunities for both administrators and teachers, thus contributing to the achievement of educational objectives within the local government and the state at large. Additionally, this study is expected to make a meaningful contribution to the existing body of literature on educational resource management and school goal attainment. This will offer a valuable reference point for future academic enquiry.

Research methodology

This study adopted a correlational research design. This design was deemed appropriate because the researcher examined the relationship between educational resource management and secondary school goal attainment. This study was conducted in the Yakurr Local Government Area (LGA) of the Cross River State, Nigeria. The study population comprised 99 principals (17 principals and 82 vice-principals) in the 17 public secondary schools in Yakurr Local Government Area of Cross River State (Planning Research and Statistics Department: Secondary Education Board, Calabar 2025). Principals are targeted because they are direct managers of educational resources. Census sampling was used in this study. A census is the study of every unit, everyone, or everything when the size of the population is small. Therefore, the researcher adopted a census approach because the population size was small and sampling bias was eliminated. Four teachers were purposively selected from each of the 17 secondary schools to provide an unbiased response to the instrument measuring resource management and school goal attainment.

The instrument used for data collection was a questionnaire designed by the researcher titled "Management of Educational Resources and Secondary School Goals Attainment Questionnaire (MERSSGAQ). A questionnaire letter preceded the main questionnaire. The letter explained the need for the study, its relevance to the respondents, clear their doubts, and promised that the study would not affect them in any way since it was mainly for academic purposes. The instrument has two sections: Section 'A' contained 12 items that measured management of digital and financial resources. Section 'B' consisted of 6-items designed to measure Secondary School Goals Attainment. The instrument has 18 items on a four-point Likert scale: Strongly

Agree (SA), agree (A), disagree (D), and Strongly Disagree (SD). Before administering the questionnaires to the respondents, the items were first submitted to three research experts in Educational Management, Measurement and Evaluation, Faculty of Educational Foundation Studies, and University of Calabar. All irrelevant items were either dropped or modified by experts. Finally, out of the 24 items designed for the study, six were discarded and 18 items were modified and retained for the study. To establish the reliability of the research instrument, a trial test was first conducted with 50 teachers selected outside the study area. The reliability was determined using the Cronbach's alpha technique, and the index ranges .79 from .82. Thus, the instrument was considered fit for use.

The questionnaires were administered to the respondents by the researcher and supported by research assistants. After a considerable amount of time, copies of the questionnaire were retrieved for analysis. The researcher first sorted out the collected questionnaires to ensure that all the items had been well responded to by the respondents. The researcher observed that the questionnaires were correctly filled, retrieved, and used for data analysis. The questionnaire was then organised in order of the variables that they were designed to measure. Positively worded items were scored as follows: Strongly Agree (SA) = 4point, Agree (A) = 3points, Disagree (D) = 2points and Strongly Disagree (SD) =1point. However, for all negatively worded items, this pattern was reversed. The scores of the respondents on the respective subscales were summed and transferred to appropriate statistical packages for analysis. Data analysis was performed based on the four null hypotheses that guided the study. Pearson Product Moment Correlation (PPMC) analysis was used to test the hypotheses at .05 level of significance.

Results and discussion

General description of the research variables

This study investigated the management of educational resources and secondary school goal attainment in the Yakurr Local Government Area of the Cross River State, Nigeria. The independent variable was educational resource management, while the dependent variable was secondary school goal attainment. The sub-independent variables of the study are the management of digital resources and the management of financial resources. All variables were measured using a four-point Likert scale. The means and standard deviations of the study variables are presented in Table 1. Table 1 indicates the respondents' various perceptions regarding the factors that measured the management of educational resources and secondary school

goal attainment. The highest mean value for the independent variables was 19.58, which was the mean value for the management of digital resources. This shows the extent of the respondents' agreement with the variable of digital resource management in the sampled schools in the study area. The least obtained mean value for the independent variable was 19.22 which was for the management of financial resources. This shows the extent of respondents' perception of the variable of management of financial resources in the sampled schools in the study area. The mean value obtained for the dependent variable was 20.96, which is the mean value for secondary school goal attainment. The standard deviations obtained for all subscales were moderate. This indicated that the respondents were moderately consistent in their response patterns to the questionnaire items.

Table 1

Summary of mean and standard deviation of the research variables

	N	n	Mea	Std. Deviation
Management of digital resources	90	8	19.5	3.13
Management of financial of resources	90	2	19.2	3.05
School goals attainment	90	6	20.1	2.96
Valid N (listwise)	90			

Presentation of results

Hypothesis one

There is no significant relationship between the management of digital resources and secondary school goal attainment in the Yakurr Local Government area, Cross River State. The two variables in this hypothesis are the management of digital resources and attainment of secondary school goals. The Pearson product-moment correlation was used to test the hypothesis, and the results are presented in Table 2. Table 2 shows the correlation coefficients between the

management of digital resources and attainment of secondary school goals. The correlation coefficient was statistically significant for secondary school goal attainment ($r = .86, p < .05$). Since $p(.000)$ is less than $p(.05)$, hypothesis one is rejected in terms of secondary school goal attainment. The results of the analysis implied that there is a statistically significant relationship between the management of digital resources and secondary school goal attainment in public secondary schools in the Yakurr Local Government Area, Cross River State.

Table 2

Summary of correlation between the management of digital resources and secondary school goal attainment in public

secondary schools in Yakurr Local Government Area, Cross River State. (N=99).

Variables	\bar{X}	S.D	r	Sig.
Management of digital resources	19.58	3.13		
School goals attainment	20.16	2.96	.86*	.000

*Significant at $p < .05$ $df=97$

Hypothesis two

There is no significant relationship between management of financial resources and secondary school goals attainment in Yakurr Local Government Area, Cross River State. The two variables in this hypothesis are management of financial resources and secondary school goals attainment. The Pearson Product Moment Correlation was used to test the hypothesis, and the results of the analysis are presented in Table 3. Table 3 shows the correlation coefficients between management of financial resources and secondary school goal attainment. The correlation coefficient was statistically significant for secondary school goal

attainment ($r = .65$, $p < .05$). Since $p(.000)$ is less than $p(.05)$, hypothesis two is rejected in terms of secondary school goal attainment. The results of the analysis implied that there is a statistically significant relationship between the management of financial resources and secondary school goal attainment in public secondary schools in the Yakurr Local Government Area, Cross River State.

Table 3

Summary of the correlation between management of financial resources and secondary school goal attainment in public secondary schools in Yakurr Local Government Area, Cross River State. (N=99).

Variables	\bar{X}	S.D	R	Sig.
Management of financial resources	19.22	3.05		
School goals attainment	20.16	2.96	.65*	.000

*Significant at $p < .05$ $df=97$

Discussion of findings

The findings of this study indicate a statistically significant positive relationship between the management of digital resources and secondary school goal attainment in the Yakurr Local Government Area, Cross River State. This outcome was not unexpected, as well-managed digital resources serve as essential information tools for both students and teachers within the school system. Resources such as electronic books, academic journals, CD-ROMs, and local

databases offer access to up-to-date and relevant content across a wide range of subjects, thereby supporting the teaching and learning processes in the school system. Therefore, effective utilisation of these digital resources can significantly enhance students' academic performance which is an indicator of secondary school goals.

This finding is in agreement with Olofinkua et al. (2025), who concluded that the effective use of digital tools enhances academic performance, enabling lecturers to

improve teaching quality, contribute to research, and advance institutional goals. More so, it aligns with the study by Burk et al. (2013), which examined the influence of various digital learning tools on students' academic outcomes and found a positive correlation between the use of these resources and students' grades. Furthermore, Kipkosgei (2020) found a strong relationship between the use of digital resources, such as e-books, e-journals, and archived test papers, and the academic achievement of information technology undergraduates at Jomo Kenyatta University of Agriculture and Technology. Similarly, Okorie et al. (2018) found that Higher National Diploma (HND) students at Federal Polytechnic, Nekede, Owerri frequently used digital resources for academic purposes such as assignments and seminar papers, positively affecting their academic performance.

The findings of this study indicate a statistically significant positive relationship between the management of financial resources and secondary school goal attainment in the Yakurr Local Government Area, Cross River State. This result is unsurprising. This is because the efficient utilisation of financial resources plays a crucial role in maintaining and improving the school infrastructure, which includes classrooms, libraries, and sports facilities. It also helps support extracurricular activities that foster the holistic development of students. This finding is similar to that of Okon et al. (2020), who found a significant relationship between financial resource management and goal attainment in secondary schools. This finding is in agreement with that of Wanjala et al. (2020), who found a strong positive link between principals' financial management practices and students' academic achievement in public secondary schools in Bungoma East Sub-county. Additionally, the finding is in tandem with that of Obona et al. (2025), who

concluded that administrators' financial management strategies are significantly related to the effectiveness of the secondary school system in Cross River State, Nigeria.

Conclusion

This study investigated the management of educational resources and secondary school goal attainment in public secondary schools in Yakurr Local Government Area, Cross River State. This study specifically assesses the relationship between the management of digital resources, financial resources, and secondary goal attainment. The findings of the study revealed a statistically significant relationship between the management of digital resources, financial resources, and secondary school goal attainment in the Yakurr Local Government Area of the Cross River State. Based on these findings, the study concluded that the management of educational resources significantly relates to secondary school goal attainment in the Yakurr Local Government Area of the Cross River State, Nigeria. The implication is that effective management of these educational resources can enhance the successful realization of secondary education goals not just in Yakurr Local Government Area, but also Cross River State, and beyond.

Recommendations

The study recommends the following.

School principals should ensure prudent allocation of adequate resources for the provision and maintenance of digital facilities, which include internet connectivity, electronic libraries, and learning platforms. This is essential for improving students' and staff access to up-to-date information, as well as promoting the adoption of technology-driven teaching strategies.

Principles should be financially accountable by implementing transparent and efficient financial management practices. This approach will not only foster trust but

also contribute to enhancing staff welfare and supporting continuous professional development initiatives.

Limitations and suggestions for further research

A major limitation of this study is that it specifically focused only on public secondary schools in the Yakurr Local Government Area. This may limit the generalisation of the findings to other 18 Local Government Areas (LGAs) of Cross River State. Given this limitation, future studies should be conducted to expand the scope of this study to enhance its generalisability.

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