

THE NEED FOR EFFECTIVE FINANCIAL MANAGEMENT SYSTEM IN NIGERIAN LOCAL GOVERNMENT ADMINISTRATION

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Abstract

The research work examined how to achieve effective financial management system transformation in Nigeria Local Government Administration. The quest for transparency and prudent local government financial management has become critical to ensure the integrity and survival of local public sector. Quantities historical methods of analysis were adopted in this study. The population of the study was drawn from staff of ministry of Local government and chieftaincy affairs of Abia, River, Lagos, Bauchi, Kano and Plateau state representing states from each political zones of the federation. A sample size of 123 respondents was used, while statistical instrument of simple frequencies and chi-square were also utilized. Findings from the study are that local government finances were not being effectively managed, there were a lot of diversions of local government funds to personal pockets, and state government uses the fund meant for the local governments as they wish. It was recommended among others that local government in Nigeria should have financial autonomy in order to achieve full transformation.

Keywords: Effective financial management, Local Government administration, Transformation, Local Government Financial autonomy, Transparency, Prudent.

In the early years after Nigerian independence, Local governments as the third tier of government were handling their responsibilities as expected, these includes effectiveness in management of local government finances. However, immediately after the oil boom, the story

changed. Despite series of reforms that had taken place in an effort to strengthen the operation of local government in Nigeria. Local government, which should be seen as a veritable instrument for rapid development and

growth of rural/urban areas is today in a pitiable condition.

Local Government as an entity is defined as the creation of and the third tier of government in Nigeria. The responsibilities and operations of local government and its staff are well defined by the constitution, most especially how their finances should be managed.

Financial management according to Friday (2006) is defined as the process of obtaining and efficient utilization of funds necessary for the operations of an establishment. The finance functions centers mainly around the raising of funds and application of it in such a manner that helps the organization to achieve its aims and objectives. Alternatively, it is regarded as wealth creation and application of it to achieve value added objective. Generally in our context here, it is the process of obtaining local government revenue from all sources as specified by law and the utilization/application of this Revenue in such a manner that will achieve all the aims and objectives of the local government. Ojo (2009) also said that the funds of local government councils are managed by the key officers of the respective councils. He stipulates that local government have performed below expectations as a result of poor financial management.

Statement of the problem

The unacceptable delays in payment of local government staff salaries and non existence of developmental projects like roads in almost all the local

governments have been a source of concern to many, particularly when one looks into the obligations and the responsibilities of the local government as provided in the constitution, and the huge revenue expected to be accruing to the local government councils even from federation account. The perpetual poor situations of infrastructure within the local government councils speaks volume and gives concern on how the finances of the local government are being managed, even the non existence of a functional budget.

Objectives of the study

The general objective is to examine the need for effective financial management system in Nigerian Local government councils. The objectives are specifically outlined as follows;

- i. To examine the extent to which staff of local government receive their salaries as and at when due.
- ii. To examine if the Local government council sources of funds are properly analyzed and accounted for.
- iii. To emphasize the need for financial autonomy in all local governments in Nigeria.

Research questions:

- i. Local government council do not sufficient pay staff salaries as and at when due, do you agree?
- ii. Local government council sources of funds are not properly analyzed and accounted for, do you agree?

iii. Do you agree that effective financial management does not depend on financial autonomy?

Research hypotheses

1. Local government council does not sufficiently pay staff salaries as and at when due.
2. Local government council does not properly analyze and account for the various sources of fund
3. Effective financial management in local government council does not depend on financial autonomy.

Significance of the study

The significance of this study is to suggest solutions to the problems militating against effective financial management in the local government system. However, the researcher believed that this work will be of benefit, first and foremost to all state ministries of local government and chieftaincy affairs in the entire 774 local government council areas in Nigeria. It will expose them to potential sources of generating revenue internally. Secondly, it will help the local governments to strengthen their financial bases, since a lot of problems militating against effective financial management have been identified. The rural communities that make up the local governments will also benefit, because there will be greater development at the grassroots and good maintenance of infrastructure within the area. The findings will also be useful to various institutions especially as it will grant them greater knowledge and understanding of the

problems and benefits of effective financial management in the local government system. The general public, organizations and companies will also benefit because they will be much aware of the local government sources of funds and the duties and responsibilities of the local government to them, and their own obligations to the local government.

Definition of Effective Financial Management

Financial management as defined in the CIMA terminology and quoted by Friday (2006) is the identification of the possible strategies capable of maximizing an organization's net present value, the allocation of scarce resources among the competing opportunities and the implementation and monitoring of the chosen strategy so as to achieve stated objectives. While according to Udo (2005), it may be defined as the allocation of an organization's liquid assets to assure their most productive use and avoid waste. Few other scholars described financial management as the provision of money and uses of it to achieve the optimum goal and objective of financial management in order to maximize the value of the firm or establishment.

According to Pandy (2004:3) financial management is that managerial activity which is concerned with planning and controlling of financial resources of an entity or establishment. Okigbo (1981) sees financial management as "the family of rules and regulations guiding financial arrangements of an institution, agency and mechanism whereby they relate to each

other within the financial sector and the rest of the world.” In the words of Adebayo (1972:33) “the importance of sound and stressed; without effective financial management, the policies adopted by local government in a great variety of fields may not be capable of being successfully implemented.” Samuel and Wilfred (2009:838) said that “financial management in local government like other levels of government generally consists of;

- Budgeting
- Accountability
- Control

Local Government Administration

Sharma and Sadana (2008,833) defined local government as a statutory in a specified local area, having power to raise revenue and utilize it as required by the enabling law. Other viewed it as a third tier of government in Nigeria with enormous power to operate at the grassroots within the provisions of the constitution that establishes it. Okoli (2002) gathered that management of revenue constitutes the most crucial and central components in the management process of the most crucial and central components in the management process of local government. However, Chinwe (1998) posited that for the local government to functions effectively in Nigeria the revenue allocation formula should be changed, large percentage of the revenue allocation should go to the local government in order to enhance grassroots development and maintenance of infrastructures.

Transformation

Business dictionary defines Transformation in an organizational context as a process of profound and radical change that orients an organization in a new direction and takes it to an entirely different level of effectiveness. In other words, it is a basic change of character and a little or no resemblance with the past configuration or structure.

Local Government Financial Autonomy

Local government autonomy can be defined as “the freedom of the local government to recruit and manage its own staff, raise and manage its own finances, make by-laws and policies, and discharge its functions as provided by law without interference from the higher governments” (Ogunna 1996: 350). This includes political, financial and administrative autonomy. Financial autonomy of local government is the “freedom to impose local taxation, generate revenue within its assigned sources, allocate its financial and material resources, determine and authorize its annual budget without external interference. It must be noted that local government autonomy is not absolute; the third tier of government retains functional and fiscal relations with the higher tiers of government, however, the relationship must function within the relevant law.

Transparency

Transparency initiative defines transparency as a characteristic of governments, companies, organizations and individuals that are open in the clear

disclosure of information, rules, plans, processes and actions. It is also regarded as a principle which public officials, civil servants, managers, directors of companies and organizations and board trustees should have as a duty to act visibly, predictably and understandably to promote participation and accountability.

Prudent

Merriam Webster dictionary defines prudent as a careful judgment that allows someone to avoid danger or risks. In other words it means skill and good judgment in the use of resource. Prudent is also regarded as sagacity or shrewdness in the management of affairs.

Impact of internal controls in achieving effective financial management in local government system

Internal control system no doubt has a great part to play in achieving an effective financial management in local government system, According to Adams (2006); anything that is not controlled is either wasted or mismanaged. In control particularly expenditure control, one should be sure that all expenditure is wholly, necessary, reasonably and exclusively incurred for the purpose they were meant for. To achieve the needed controls, the following instruments will be of great importance:

(a). **Good accounting system**

Accounting system is the whole processes of recording, analyzing, summarizing interpreting and communicating all financial information

in line with the accounting principles, method, concepts and conventions applicable. Good accounting system will highly help to ensure that there is effective financial management in local government, though the basis of accounting being adopted in the public sector is the cash basis for simplicity in understanding by the officers concerned. The accounting system should give rise to the following books to be kept:

- a. Volt Register
- b. Cash book,
- c. Asset Register
- d. Store Register, etc.

All the above books and more shall be observed and maintained based on all applicable laws and regulations governing receipts and disbursement of public funds and other assets.

(b). **Budget**

A budget is financial quantitative expression of management plans in monetary terms. The master budget summarizes the goals of all sub-units or departments of an organization. It consists of a statement of cash receipts and disbursements estimates based on a detailed and rigorous look at the organization's future. A budget is a powerful instrument to ensure effective control of all financial and other activities of a local government, particularly in the areas stated below;

. Cost reduction and waste avoidance.

. It specifies the limits and responsibilities officers are expected to observe in all financial matters.

. It puts checks on each officer in charge of any disbursement.

. It aids officers in coordinating their efforts, so that the objectives of the local government in terms of performance will be achieved.

Generally, effective internal controls help prevent and detect risk of financial corruption in local government financial management.

(c). Major local government functionalities

In ensuring effective internal control system on the financial management of local government, the statutory duties of local government functionaries should be seen carried out to the conclusive stage as required. For instance local government functionaries such as the Executive Chairman, Vice Chairman, the Councilors, and Secretary to the Local Government, the Head of Personnel and the Treasurer should all perform their oversight function as expected. In doing that, the needed transparency and accountability will be achieved; this eventually will result in effective internal control system.

Moreover, the state Auditor General for Local Governments should strictly perform his duties and even query the local government functionaries where necessary and reports to the public accounts committee regularly. Abia State Local Government Law No 5 of 1999 stipulates the above and supported by Uya, Okon Edet and James Okoro (2002).

(d). Adequate sanction and punishment

Adequate sanction and punishment are other tools of the control system, mainly when an issue of effective financial management in local government is concerned. Below are guidelines on queries, sanctions and punishment, which is codification of offenses and sanctions (Udo, 2005).

Hindrances to the Achievement of Effective Financial Management Local Government System.

The following have been observed to hinder the achievement of effective financial management in the local government system;

- . Non-existence of good accounting system.
- . Operations/activities not based on budget.
- . Untrained and unskilled local government functionaries.
- . Corruption and money laundering.
- . Non-independence of the state Auditor-General for local government.
- . Non-enforcement of sanction and punishment to offenders and defaulters.

Olawale (2002) posited that another problem which accounts for ineffective revenue utilization is corruption, in which he made it clear that there exists high level of corruption in the local government functionaries made it impossible for dividend of democracy to be seen in the grassroots level. According to Akonsade (2004:), finance is a thread that runs round the cloth, if the thread is pulled wrongly at one end, it will affect the design of the cloth and destroy its beauty. No local government no matter

how well endowed with resources can functions effectively without prudent management of the Revenue or funds available to them.

However, Nwankwo (2001) stipulates that the basic rationale behind the creation of local government is to meet the peculiar needs of the people at the grassroots. It is regard to its revenue utilization, as many local governments are majority in financial crises and are unable to tackle the challenges of services delivery and mobilization of both human and material resources.

Methodology

The methodology adopted in this work is empirical. The population for this study is drawn from the staff of ministry of Local Government and Chieftaincy Affairs from Abia, River, Lagos, Bauchi, Kano and Plateau. A total of 123 staff of the above six ministries of local government and chieftaincy affairs was selected. Information and data used were collected through both primary and secondary instruments.

Local government financial management assessment questionnaire was the instrument used in collecting the Primary data. Validity of the instrument was tested by experts in the ministries statistical department, where it was proved to be correct and effective for evaluation purposes. Questionnaires were distributed and retrieved from staff (respondents) of each ministry of local government and chieftaincy affairs mentioned above.

While secondary data were gotten through textbooks, documents, official

circulars and letters. The primary data collected were inferentially using chi-square at 5% confidence level.

Data Presentation and Analysis:

Data and information disclosed in the following tables were gotten as response to the research questions asked.

Research question 1: Local government council do not sufficiently pay staff salaries as and at when due, do you agree?

Table 1: Response to research question 1 above.

| ESTABLISHMENTS | OPTIONS | | TOTAL |
|--|---------|----|-------|
| | ES | O | |
| Abia state ministry of local government and chieftaincy affairs (A) | 7 | 6 | 13 |
| River state ministry of local government and chieftaincy affairs (R) | 5 | 8 | 13 |
| Lagos state ministry of local government and chieftaincy affairs (L) | 12 | 4 | 16 |
| Bauchi state ministry of local government and chieftaincy affairs (B) | 14 | 10 | 24 |
| kano state ministry of local government and chieftaincy affairs (K) | 14 | 11 | 25 |
| Plateau state ministry of local government and chieftaincy affairs (P) | 20 | 12 | 32 |
| Total | 72 | 51 | 123 |

Sources: Survey, 2016.

Research question 2: Local government council sources of funds are not properly analyzed and accounted for, do you agree?

Table 2: Response to research question 2 above.

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| ESTABLISHMENTS | OPTIONS | | OTAL |
|--|---------|----|------|
| | YE | N | |
| Abia state ministry of local government and chieftaincy affairs (A) | 8 | 5 | 13 |
| River state ministry of local government and chieftaincy affairs (R) | 6 | 7 | 13 |
| Lagos state ministry of local government and chieftaincy affairs (L) | 10 | 6 | 16 |
| Bauchi state ministry of local government and chieftaincy affairs (B) | 15 | 9 | 24 |
| kano state ministry of local government and chieftaincy affairs (K) | 12 | 13 | 25 |
| Plateau state ministry of local government and chieftaincy affairs (P) | 18 | 14 | 32 |
| Total | 69 | 54 | 123 |

Sources: Survey, 2016.

Research question 3: Do you agree that effective financial management does not depend on financial autonomy?

Table 3: Response to research question 3 above.

| ESTABLISHMENTS | OPTIONS | | TOTAL |
|--|---------|----|-------|
| | YE | N | |
| Abia state ministry of local government and chieftaincy affairs (A) | 10 | 3 | 13 |
| River state ministry of local government and chieftaincy affairs (R) | 8 | 5 | 13 |
| Lagos state ministry of local government and chieftaincy affairs (L) | 12 | 4 | 16 |
| Bauchi state ministry of local government and chieftaincy affairs (B) | 16 | 8 | 24 |
| kano state ministry of local government and chieftaincy affairs (K) | 10 | 15 | 25 |
| Plateau state ministry of local government and chieftaincy affairs (P) | 20 | 12 | 32 |
| Total | 76 | 47 | 123 |

Sources: Survey, 2016.

Testing of hypothesis 1

Hypothesis 1 is tested using the data in table 1 in line with research question 1 above.

Ho: Local government council does not sufficiently pay staff salaries as and at when due.

Hi: Local government council sufficiently pay staff salaries as and at when due.

Decision Rule:

Reject Ho: If X^2 calculated value $> X^2$ tabulated.

Accept Ho: If X^2 calculated value $< X^2$ tabulated.

Where X^2 = chi-square.

The degree of freedom (d.f) of chi-square is approximately distributed with:

$$d.f = (r-1) \therefore d.f = (6-1)(2-1) = 5$$

Where d.f = Degree of Freedom

r = Number of Rows

k = Number of Columns

Expected frequency (fe) =

$$\frac{(E \text{ row } i)(E \text{ column } i)}{\text{Grand total}}$$

And

$$X^2 = \frac{(Fo - Fe)^2}{Fe}$$

Calculations:

$$\text{Expected frequency (fe)} = \frac{(E \text{ row } i)(E \text{ column } i)}{\text{Grand total}}$$

$$A_i(7) = \frac{13 \times 72}{123} = 7.6 \quad A_{ii}(6) = \frac{13 \times 51}{123} = 5.4$$

$$R_i(5) = \frac{13 \times 72}{123} = 7.6 \quad R_{ii}(8) = \frac{13 \times 51}{123} = 5.4$$

$$L_i(12) = \frac{16 \times 72}{123} = 9.4 \quad L_{ii}(4) = \frac{16 \times 51}{123} = 6.6$$

$$B_i(14) = \frac{24 \times 72}{123} = 14.05 \quad B_{ii}(10) = \frac{24 \times 51}{123} = 9.95$$

$$K_i(14) = \frac{25 \times 72}{123} = 14.63 \quad k_{ii}(11) = \frac{25 \times 51}{123} = 10.37$$

$$P_i(20) = \frac{32 \times 72}{123} = 18.73 \quad P_{ii}(12) = \frac{32 \times 51}{123} = 13.27$$

Table 4: Chi-square Calculated

| Fo | Fe | Fo- | (Fo- | (Fo- |
|----|------|------|-------|--------------|
| | | | | Fe |
| 7 | 7.6 | -0.6 | 0.36 | 0.047 |
| 6 | 5.4 | 0.6 | 0.36 | 0.066 |
| 5 | 7.6 | -2.6 | 6.76 | 0.889 |
| 8 | 5.4 | 2.6 | 6.76 | 1.252 |
| 12 | 9.4 | 2.6 | 6.76 | 0.719 |
| 4 | 6.6 | -2.6 | 6.76 | 1.024 |
| 14 | 14.0 | - | 0.002 | 0.000 |
| 10 | 9.95 | 0.0 | 0.002 | 0.000 |
| 14 | 14.6 | - | 0.396 | 0.086 |
| 11 | 10.3 | 0.6 | 0.396 | 0.039 |
| 20 | 18.7 | 1.2 | 1.612 | 0.085 |
| 12 | 13.2 | - | 1.612 | 0.120 |
| | | | | 4.327 |

Source: Extracted from table 1 and calculations under hypothesis 1 testing.

Decision

From the above and based on the decision rules Ho: should be accepted, since X^2 calculated (4.327 $<$ 11.070) is less than X^2 tabulated, this means that Local government council does not sufficiently pay staff salaries as and at when due.

Testing of hypothesis 2

Hypothesis 2 is tested using the data in table 2 in line with research question 2 above, the decision rule still remain the same as in hypothesis 1 testing.

HO: Local government council does not properly analyze and account for the various sources of fund

HI: Local government council properly analyzes and account for the various sources of fund

Calculations

$$\begin{aligned}
 \text{Ai (8)} &= \frac{13 \times 69}{123} = 7.29 & \text{Aii (5)} &= \frac{13 \times 54}{123} = 5.71 \\
 \text{Ri (6)} &= \frac{13 \times 69}{123} = 7.29 & \text{Rii (7)} &= \frac{13 \times 54}{123} = 5.71 \\
 \text{Li (10)} &= \frac{16 \times 69}{123} = 8.98 & \text{Lii (6)} &= \frac{16 \times 54}{123} = 7.02 \\
 \text{Bi (15)} &= \frac{24 \times 69}{123} = 13.46 & \text{Bii (9)} &= \frac{24 \times 54}{123} = 10.54 \\
 \text{Ki (12)} &= \frac{25 \times 69}{123} = 14.02 & \text{kii (13)} &= \frac{25 \times 54}{123} = 10.98 \\
 \text{Pi (18)} &= \frac{32 \times 69}{123} = 17.95 & \text{Pii (14)} &= \frac{32 \times 54}{123} = 14.04
 \end{aligned}$$

Table 5: Chi-square Calculated

| Fo | Fe | Fo-Fe | (Fo-Fe) | (Fo-Fe) ² |
|----|-------|-------|---------|----------------------|
| 8 | 7.29 | 0.71 | 0.5041 | 0.0691 |
| 5 | 5.71 | -0.71 | 0.5041 | 0.0882 |
| 6 | 7.29 | -1.29 | 1.6641 | 0.2282 |
| 7 | 5.71 | 1.29 | 1.6641 | 0.2914 |
| 10 | 8.98 | 1.02 | 1.04404 | 0.1158 |
| 6 | 7.02 | -1.02 | 1.0404 | 0.1482 |
| 15 | 13.46 | 1.54 | 1.0404 | 0.1761 |
| 9 | 10.54 | -1.54 | 2.3716 | 0.2250 |
| 12 | 14.02 | -2.02 | 2.3716 | 0.2910 |
| 13 | 10.94 | 2.02 | 4.0804 | 0.3716 |
| 18 | 17.95 | 0.05 | 0.0025 | 0.0001 |
| 14 | 14.05 | -0.05 | 0.0025 | 0.0002 |
| | | | | 2.0049 |

Source: Extracted from table 2 and calculations under hypothesis 2 testing.

The critical value based on d.f. of 5 and confidence level of 5% = 11.070.

Decision

From the above and based on the decision rule Ho: should be accepted since X² calculated (2.0049 < 11.070) is less than X² tabulated, this means that “Local government council does not properly analyze and account for the various sources of fund.

Testing of hypothesis3

Hypothesis 3 is tested using the data in table 3 in line with research question

3 above, the decision rule still remain the same as in hypothesis 1 testing.

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Ho: Effective financial management in local government council does not depend on financial autonomy.

Hi: Effective financial management in local government council depends on financial autonomy.

Calculations

$$\begin{aligned}
 A_i(10) &= \frac{13 \times 76}{123} = 8.03 & A_{ii}(3) &= \frac{13 \times 47}{123} = 4.97 \\
 R_i(8) &= \frac{13 \times 76}{123} = 8.03 & R_{ii}(5) &= \frac{13 \times 47}{123} = 4.97 \\
 L_i(12) &= \frac{16 \times 76}{123} = 9.89 & L_{ii}(4) &= \frac{16 \times 47}{123} = 6.11 \\
 B_i(16) &= \frac{24 \times 76}{123} = 14.83 & B_{ii}(8) &= \frac{24 \times 47}{123} = 9.17 \\
 K_i(10) &= \frac{25 \times 76}{123} = 15.45 & k_{ii}(15) &= \frac{25 \times 47}{123} = 9.55 \\
 P_i(20) &= \frac{32 \times 76}{123} = 19.77 & P_{ii}(12) &= \frac{32 \times 47}{123} = 12.23
 \end{aligned}$$

Table 6: Chi-square Calculated

| Fo | Fe | Fo-Fe | (Fo-Fe) ² | (Fo-Fe) ² /Fe |
|----|-------|-------|----------------------|--------------------------|
| 10 | 8.03 | 1.97 | 3.881 | 0.4833 |
| 3 | 4.97 | -1.97 | 3.881 | 0.7808 |
| 8 | 8.03 | -0.03 | 0.001 | 0.0001 |
| 5 | 4.97 | 0.03 | 0.001 | 0.0002 |
| 12 | 9.89 | 2.11 | 4.452 | 0.4502 |
| 4 | 6.11 | -2.11 | 4.452 | 0.7286 |
| 16 | 14.83 | 1.17 | 1.369 | 0.0923 |
| 8 | 9.17 | -1.17 | 1.369 | 0.1493 |
| 10 | 15.45 | -5.45 | 29.703 | 1.9225 |
| 15 | 9.55 | 5.45 | 29.703 | 3.1103 |
| 20 | 19.77 | 0.23 | 0.053 | 0.0027 |
| 12 | 12.23 | -0.23 | 0.053 | 0.0043 |
| | | | | 7.7246 |

Source: Extracted from table 3 and calculations under hypothesis 3 testing.

Decision

From the above and based on the decision rules Ho: should be accepted, since X² calculated (7.7246 < 11.070) is

less than X² tabulated, this means that “Effective financial management in local government council does not depend on financial autonomy”.

Conclusion

It has been made clear from the result of the above analysis that the various sources of local government funds and revenues are not adequately accounted for, this shows that the tendencies of fraud, misappropriation and other forms of impropriety still subsist in all the local government councils.

In other words, funds meant for the development of the local government areas still find their way into private pockets and bank accounts.

Recommendations

However, the researcher recommends that there should be adequate accountability and transparency in the operations of all the local governments, and that the local government functionaries should stop using their positions in the public office for personal enrichment, and should try to pay salaries as and when due. Financial autonomy should be granted to local government councils in Nigeria, while every effort should be made towards achieving all the objectives of establishing local government councils.

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