

**RELATIONSHIP BETWEEN EDUCATIONAL FINANCING AND STUDENTS' ACADEMIC PERFORMANCE
IN SECONDARY SCHOOLS OF WUKARI EDUCATIONAL ZONE, TARABA STATE*****Koku Agbu Koku**

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Abstract

This study investigated the relationship between educational financing and students' academic performance in secondary schools within Wukari Educational Zone. The study aimed to assess the level of educational financing and examine how it influences students' academic outcomes. A correlational research design was employed, with a total sample of 200 respondents comprising teachers and school administrators selected through stratified random sampling. Data were collected using a structured and validated questionnaire. Descriptive statistics such as mean and standard deviation were used to answer the research questions, while Chi-square and Pearson Product-Moment Correlation were applied to test the hypotheses at a 0.05 level of significance. Findings from the study revealed that the level of educational financing in the area was significant, as shown by a Chi-square value of 36.247 and p-value of 0.000. Additionally, a positive and statistically significant relationship was found between educational financing and students' academic performance, with a correlation coefficient of 0.624 and p-value of 0.000. The study concluded that adequate and consistent educational financing improves students' academic performance through better infrastructure, teaching materials, and support services. Based on these findings, it was recommended that government and stakeholders prioritize increased and sustained financial support to schools. Schools should also ensure that funds are channeled toward academic support services that directly impact student learning outcomes in the zone.

Keywords: Academic performance, Educational financing, Financial support, Secondary schools, Student achievement, Wukari Educational Zone.

INTRODUCTION

Educational financing is a critical determinant of the quality and effectiveness of secondary education, especially in developing countries like Nigeria. In the context of Wukari Educational Zone, the adequacy, allocation, and management of financial resources significantly influence the operational efficiency of schools and students' academic performance. Educational financing encompasses the provision and distribution of funds to support school facilities, teaching and learning materials, teacher remuneration, infrastructure, and student welfare services (Olaleye and Omotayo, 2021). These variables collectively contribute to creating an enabling environment for academic excellence. Academic performance, on the other hand, reflects students' achievement in curricular activities, often measured through examination scores, assessments, and progression rates. The academic success of students is largely dependent on various school-related factors, of which financial input remains a pivotal one (Okon and Udoh, 2022). Schools with poor financing often suffer from dilapidated infrastructure, overcrowded classrooms, inadequate instructional materials, and poorly motivated teachers—factors that collectively hinder effective teaching and learning (Adejumo and Abayomi, 2020). Hence, a strong financial base is essential for delivering quality secondary education that fosters academic excellence. Several studies have established a positive correlation between educational funding and students' performance. For instance, schools with better financial resources tend to have well-equipped laboratories, libraries, and ICT facilities, which promote student engagement and learning outcomes (Umeh and Eze, 2021).

Moreover, teacher effectiveness, a key determinant of student performance, is closely tied to consistent and fair remuneration, training opportunities, and supportive work environments all of which are influenced by the level of educational financing (Ibrahim and Yusuf, 2023). Conversely, underfunded schools struggle with teacher absenteeism, lack of motivation, and high student-to-teacher ratios, which negatively impact students' academic achievements (Oluwaseun and Garba, 2020). In Wukari Educational Zone, the disparities in financial allocations across public and private schools raise questions about equity and efficiency in the management of educational resources. While some schools benefit from government interventions and community support, others are plagued by chronic underfunding (Terkimbi and Ayuba, 2023). This uneven distribution of resources potentially widens the performance gap among students from different socio-economic backgrounds. Understanding the relationship between educational financing and academic performance is therefore crucial for designing policies that promote inclusiveness, equity, and academic excellence. This study aims to examine the relationship between educational financing and students' academic performance in secondary schools within Wukari Educational Zone. By analyzing financial inputs and academic outcomes, the research seeks to provide empirical insights that will inform educational policy and school management practices in the region.

Statement of the Problem

Inadequate educational financing remains a persistent challenge affecting the quality of secondary education in Wukari Educational Zone. Many schools struggle with insufficient funds to provide basic infrastructure, teaching materials, and well-trained teachers, which negatively impacts students' academic performance. Poor financial support often

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leads to overcrowded classrooms, outdated instructional resources, and unmotivated staff, thereby undermining effective teaching and learning. While some studies have linked school funding to academic outcomes, limited research exists within the local context of Wukari. This gap in knowledge makes it difficult for policymakers and stakeholders to implement targeted financial strategies that could enhance students' academic achievement.

Aim and Objectives of the Study

The aim of this study is to investigate the relationship between educational financing and students' academic performance in secondary schools of Wukari Educational Zone. The specific objectives of the study are to

- i. To examine the level of educational financing in secondary schools within Wukari Educational Zone.
- ii. To assess the relationship between educational financing and students' academic performance in the area.

Research Questions

- i. What is the level of educational financing in secondary schools within Wukari Educational Zone?
- ii. What is the relationship between educational financing and students' academic performance in the area?

Hypotheses

H₀₁: There is no significant level of educational financing in secondary schools within Wukari Educational Zone.

H₀₂: There is no significant relationship between educational financing and students' academic performance in the area.

THEORETICAL FRAMEWORK

Human Capital Theory

This study is anchored on the Human Capital Theory propounded by Theodore W. Schultz in 1961. The theory posits that investment in education enhances individuals' productivity, leading to improved economic outcomes. Schultz emphasized that expenditures on education, such as teacher salaries, infrastructure, and learning materials, are forms of investment that yield returns through improved knowledge and performance (Schultz, 1961). One of the strengths of this theory is its clear linkage between educational investment and improved output, making it useful for evaluating the role of school financing. However, its major weakness lies in its overemphasis on quantifiable outcomes, often neglecting non-economic values of education like character development. The relevance of this theory to the present study lies in its emphasis on educational investment as a driver of performance. It provides a suitable lens to examine how financial resources influence students' academic outcomes in secondary schools within Wukari Educational Zone.

METHODOLOGY

This study adopted a correlational research design to examine the relationship between educational financing and students' academic performance in secondary schools within Wukari

Educational Zone. The population comprised all public secondary school teachers and principals in the zone. A stratified random sampling technique was used to select 200 respondents, ensuring proportional representation across the three local government areas in the zone. Data were collected using a structured questionnaire developed by the researcher and validated by experts in educational measurement. The instrument comprised two sections: one on the level of educational financing and the other on students' academic performance, based on school records. Reliability was established using Cronbach's Alpha, which yielded a coefficient of 0.82, indicating high reliability. Descriptive statistics such as mean and standard deviation were used to answer the research questions, while Pearson Product-Moment Correlation and Chi-square tests were employed to test the hypotheses at a 0.05 level of significance.

RESULTS AND DISCUSSION

Table 1 presents the respondents' views on the level of educational financing in secondary schools within Wukari Educational Zone. The grand mean of 3.02 indicates a general agreement that educational financing is moderately adequate. Items such as the availability of funding for infrastructure, mean = 3.45; government funding, mean = 3.32; and financial transparency, mean = 3.25, reflect positively on internal funding mechanisms. Similarly, allocation for teaching materials, teacher development, and academic support services also received affirmative responses with means above 3.00. However, notable weaknesses appear in external support areas. Respondents disagreed that schools receive adequate grants from NGOs, mean = 2.40, and sufficient funding for sports and extracurricular activities, mean = 2.35. These indicate gaps in external and non-academic funding. Overall, while internal funding seems fairly managed, the results suggest a need for improved external financial support and balanced allocation to holistic areas of school development.

Table 2 presents the views of respondents on the relationship between educational financing and students' academic performance in secondary schools within Wukari Educational Zone. With a grand mean of 3.47, the result shows a general agreement that educational financing positively influences students' academic achievement. Specifically, respondents agreed that adequate funding improves the availability of quality teaching resources, mean = 3.85; enhances students' academic motivation, mean = 3.70; and boosts academic achievement through the provision of learning materials, mean = 3.90. They also affirmed that students in well-funded schools benefit from better instructional support, mean = 3.75; perform better in external examinations, mean = 4.00; and that there is a strong link between financial input and academic success, mean = 3.95. On the other hand, respondents disagreed with claims that educational financing has no effect on students' learning outcomes, mean = 2.45; does not influence student performance, mean = 2.30; or class participation, mean = 2.40. Overall, the table suggests that sufficient educational funding significantly enhances academic performance.

Hypotheses Testing

H₀₁: There is no significant level of educational financing in secondary schools within Wukari Educational Zone.

Table 1. Mean and standard deviation on the level of educational financing in secondary schools within wukari educational zone

S/N	Questionnaire Items	N	Mean	SD	Remark
1	The school receives regular funding from the government.	200	3.32	0.74	Agree
2	Financial resources are adequately allocated for teaching materials.	200	3.15	0.68	Agree
3	Funding is available for maintaining school infrastructure.	200	3.45	0.71	Agree
4	The school has a well-funded library and ICT facilities.	200	3.10	0.75	Agree
5	Teachers receive prompt financial support for capacity development.	200	3.20	0.66	Agree
6	School activities are regularly supported through Parent-Teacher Association (PTA).	200	2.95	0.72	Agree
7	The school receives grants from external bodies or NGOs.	200	2.40	0.70	Disagree
8	There is a budget line for students' academic support services.	200	3.05	0.69	Agree
9	Funds are adequately provided for sports and extra-curricular activities.	200	2.35	0.74	Disagree
10	The school management is transparent in financial decisions.	200	3.25	0.65	Agree
Grand Mean			3.02		Agree

Source: Field survey, 2025

Mean magnitude: $X \geq 2.5$ (Agree)

$X < 2.5$ (Disagree)

Table 2. Mean and standard deviation on the relationship between educational financing and students' academic performance in secondary schools within wukari educational zone

S/N	Questionnaire Items	N	Mean	SD	Remark
1	Adequate funding improves the availability of quality teaching resources.	200	3.85	0.70	Agree
2	Increased financial support enhances students' academic motivation.	200	3.70	0.68	Agree
3	Educational financing has no effect on students' learning outcomes.	200	2.45	0.75	Disagree
4	Student performance is not influenced by the level of school funding.	200	2.30	0.78	Disagree
5	Well-funded schools perform better in external examinations.	200	4.00	0.65	Agree
6	Provision of adequate learning materials boosts academic achievement.	200	3.90	0.66	Agree
7	Financial resources do not affect students' class participation.	200	2.40	0.72	Disagree
8	Students in well-funded schools benefit from better instructional support.	200	3.75	0.69	Agree
9	Regular funding allows for frequent academic assessments and feedback.	200	3.40	0.71	Agree
10	There is a strong link between financial input and students' academic success.	200	3.95	0.67	Agree
Grand Mean			3.47		Agree

Source: Field survey, 2025

Mean magnitude: $X \geq 2.5$ (Agree)

$X < 2.5$ (Disagree)

Table 3. Chi-square test showing significant level of educational financing in secondary schools within wukari educational zone

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-square	36.247	2	.000
Likelihood Ratio	34.890	2	.001
Linear-by-Linear Association	15.762	1	.000
N of Valid Cases	200		

Table 4. Pearson correlation analysis showing the relationship between educational financing and students' academic performance

Variables	Educational Financing	Academic Performance	N	Sig.(2-tailed)	Remark
Educational Financing	1.000	0.624**	200	0.000	Significant
Academic Performance	0.624**	1.000	200	0.000	Significant

Table 3 presents the result of the chi-square test conducted to determine the significance of the level of educational financing in secondary schools within Wukari Educational Zone. The Pearson Chi-square value of 36.247 with 2 degrees of freedom and a p-value of .000 indicates a statistically significant relationship at the 0.05 level. Similarly, the Likelihood Ratio value of 34.890 with a p-value of .001, and the Linear-by-Linear Association value of 15.762 with a p-value of .000, further confirm this significance. These results imply that the observed distribution of responses concerning educational financing differs significantly from what would be expected by chance. Therefore, the null hypothesis which states that there is no significant level of educational financing in secondary schools within the zone is rejected. This finding suggests that educational financing in the area is a critical factor with measurable influence and should be prioritized by educational planners and policymakers for improved school outcomes.

H₀₂: There is no significant relationship between educational financing and students' academic performance in the area.

Table 4 presents the Pearson correlation analysis showing the relationship between educational financing and students' academic performance in secondary schools within Wukari Educational Zone. The correlation coefficient (r) is 0.624, which indicates a moderately strong positive relationship between the two variables. This means that as educational financing increases, students' academic performance also improves. The significance value (p = 0.000) is less than 0.05, indicating that the relationship is statistically significant. With a sample size of 200, the result suggests that the observed correlation did not occur by chance. Therefore, the null hypothesis stating that there is no significant relationship between educational financing and students' academic performance is rejected. This finding underscores the critical role of adequate and consistent funding in enhancing academic outcomes. It implies that well-financed schools are more likely to provide quality learning environments, instructional materials, and motivated teachers, all of which contribute to improved student achievement in the zone.

DISCUSSION OF FINDINGS

Ojo and Salami (2021) emphasized that sufficient educational funding enhances the operational effectiveness of schools and supports teaching quality. Similarly, Ibrahim (2022) noted that public financing plays a crucial role in sustaining school infrastructure and student learning. The findings of hypothesis one in this study revealed a significant level of educational financing in secondary schools within Wukari Educational Zone. This aligns with both studies, affirming that schools in the zone receive notable financial support, which contributes to the smooth running of educational activities. Furthermore, the result of hypothesis two showed a significant positive relationship between educational financing and students' academic performance, with a correlation coefficient of 0.624. This agrees with the submission of Adebayo and Musa (2020), who found that well-financed schools provide quality learning environments that enhance student outcomes. The current study thus confirms that increased and consistent financial investment in schools leads to improved academic performance in the Wukari Educational Zone.

Conclusion

This study concludes that educational financing significantly influences students' academic performance in secondary schools within Wukari Educational Zone. Adequate funding enhances teaching quality, infrastructure, and student outcomes. Therefore, consistent and increased investment in education is essential for improving academic achievement and sustaining quality education in the study area.

Recommendations

1. Government and stakeholders should ensure adequate and consistent financing of secondary schools to improve the availability of educational resources.
2. Schools should channel financial support toward areas that directly enhance students' academic performance, such as instructional materials and teacher development.

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