

**FINANCIAL RESOURCES ON ACADEMIC PERFORMANCE OF STUDENTS AT  
UNIVERSITY IN UGANDA, CASE STUDY: BUSITEMA UNIVERSITY NAGONGERA  
CAMPUS**

**BY**

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**BU/UP/2017/1435**

**RESEARCH REPORT SUBMITTED TO THE DEPARTMENT OF ECONOMICS AND  
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OF AWARD OF BACHELORS OF SCIENCE EDUCATION DEGREE OF  
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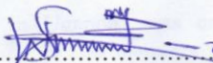
## **ACKNOWLEDGEMENT**

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**DECLARATION**

I Waikasi Sulaimani declare that this research report is an original document which has never been submitted to any institution of higher learning for an award of a degree, diploma, and certificate.

Signed .....  .....

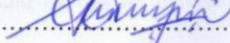
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**APPROVAL**

I do certify that this research report entitled “financial resources on academic performance in University in Uganda” was carried out under my supervision. It has met the minimum requirements for the faculty and is hereby presented for consideration.

Signed..........Date.....19<sup>th</sup>/05/23.....

Mr. ERNEST AMOS MUGERWA

Supervisor

## **DEDICATION**

Let full and great thanks go to the Almighty God for the love, mercy and blessings He has bestowed unto me while carrying out this research.

I dedicate this work to my father Waikasi Muhamud and my mother Taliba Hadija, Mr.Waikasi Musitafa, Mr.Muhamad Kalyiebi, Mrs.Mugaba Razia, Mrs.Kyigumela Fatuma, Abdul-wahab Welile and friends in different capacities for the contributions towards the completion of this research morally, socially and economically.

May God reward them abundantly.

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## **ABSTRACT**

This researcher attempts to examine financial resources as a determinant of students' academic performance at University in Uganda. Case study at Busitema University Nagongera campus.

The objectives of the study were to:

Investigate financial resources adopted at Busitema University, Nagongera campus

Examine the relationship between financial resources and academic Performance of undergraduate students.

Determine the academic performance of students at Busitema University, Nagongera campus

The methods that were used to obtain data include interview guide and questionnaires.

The study discovered that the financial resources contribute greatly to the students' academic performance in a way that there is a close relationship between economic status and academic performance.

In conclusion it has been stated that financial resources have resulted in high academic performance of the institution.

The researcher recommends that the institution should ensure that repair and maintenance of non-current assets is carried out regularly to improve on service delivery, the financial system should be improved to easily detect fraud in all other financial systems.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background of the study**

The concept of academic performance has become a source of concern to researchers, especially as the academic performance of the students is declining. Academic performance is defined or regarded as participants 'examination grades at the end of a given duration (term, semester, and program). It could also be seen as the level of performance in a particular field of study. Higher scores indicate better academic performance.

High poverty levels lead to distractions and little opportunity for concentration are the norm. The net effect of distractions and lack of concentration is that homework is not guided, poorly done, incomplete or never done at all, and therefore precipitates conflicts at school and at home (Ogunsola et al., 2014).

Economically disadvantaged parents are less able to afford the cost of education of their children at higher levels and consequently their children do not work at their fullest potentials. A study by Makewa, Role and Otewa (2010) found that family type is statistically and significantly correlated with the child performance where the children with both parents performed better compared to their counterparts from different family types. However, children from guardian and step mother and real father families performed averagely the same with a difference with their counterparts in single family type. The lowest performing category was pupils from step fathers and real mother family type.

Wamulla (2013) argues that the low salaries paid to teachers in Kenya compelled them to engage in other income generating activities. He asserts that these allegiances of teachers were more on their personal businesses rather than teaching and that the teachers were often absent or ill prepared for teaching. The teachers were therefore not able to prepare students adequately for examinations because they were not able to utilize their teaching time properly. He further argues that many trained teachers in Kenya opted for teaching profession after failing to secure other courses and were therefore always on the lookout for opportunities elsewhere. These teachers, according to him, were therefore ill motivated and were not committed thus students performed poorly in national examinations.

A survey report conducted by KNEC (2017) in Kenya titled National Assessment System for Monitoring Learner Achievement (NASMLA) on what causes poor performance in KCPE and

KCSE identified factors that cause poor results as lack of regular meals, textbook sharing, and school entry age, lack of facilities, absenteeism by teachers, irregular assessment and professional qualifications of teachers among others.

Due to the scarcity of resources and inequality in the allocation of educational resources because of corruption and the remote location of certain institutions, one can find one school having more than enough resources while others experience deficiencies (Republic of Kenya: Economic Survey, 2017).

Kilemi, 2013. the optimal utilization of funds depends on the managers of the schools. It is therefore necessary to establish the influence of levels of adequacy and utilization of school financial resources on the academic performance of Kuria East and Kuria West sub-counties

## **1.2 Statement of the problem**

Students' Academic performance, which is measured by the examination results, is one of the major goals of a school. Hoyle (1986) argued that schools are established to impart knowledge and skills to those who go through them and behind all this is the idea of enhancing good academic performance. They are concerned about those who do not perform well because if this poor performance goes unchecked, the university may lose its reputation, which may result in loss of confidence in Busitema University graduates. Much as the situation described here causes concern, it is not yet known why some students fail to attain the standards expected of them. There is insufficient research in the case of Busitema University as to what factors affect academic performance of the students. The researcher therefore established the factors affecting academic performance of undergraduate students of Busitema University with specific reference to financial resources. Based on the above, this study will examine the influence of finance on students' academic performance at Busitema University, Nagongera Campus.

## **1.3 Purpose of the study**

The purpose of study was to relate the financial resources and academic performance of undergraduate students at University in Uganda at Busitema University (Nagongera campus).

It was to answer the questions; what is the effect of financial resources on academic performance of students at Busitema University Nagongera campus.

#### **1.4 General objective of the study**

The objectives of this study are to:

- i. To investigate financial resources adopted at Busitema University, Nagongera campus
- ii. To determine the academic performance of students at Busitema university, Nagongera campus
- iii. To examine the relationship between financial resources and academic Performance of undergraduate students.

#### **1.5 Research Questions**

- i. What are the financial resources adopted by students at Busitema University Nagongera campus?
- ii. What is the academic performance of students at Busitema University, Nagongera campus?
- iii. What is the relationship between financial resources and academic performance?

#### **1.6 Scope of the study**

##### **1.6.1 Geographical scope**

The Busitema University is a multi-campus university offering courses at certificate, diploma, undergraduate and postgraduate levels. Nagongera campus the faculty of science and science (FSE) is one of the 7 faculties of Busitema University located at Nagongera Township in Tororo district about 17 kilometers from Tororo town along Tororo-Buswolwe road. The study was conducted at Busitema University, Nagongera using a sample of under graduate students selected from the different under graduate classes.

##### **1.6.2 The content scope**

The study covered financial resources on academic performance of undergraduate students at Busitema University Nagongera campus.

##### **1.6.3 The time scope**

The study based on cross sectional survey; it covered the period from 2019-2024 and within this time, the researcher was able to collect information about the required topic of study.

#### **1.7 Significance of the study**

The study enabled the researcher to make recommendations to Busitema University administrators, Policy makers especially those in the Quality Assurance unit, the Central Academic office and the Ministry of Education and Sports on what policies and strategies can be

employed to improve academic performance in institutions of higher learning. The findings helped the University Admission's Board to review its methods of admitting students in order to improve academic performance. The findings also acted as a source of reference material for other researchers and academicians to enhance further studies on academic performance of students at University.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Financial resources in education**

Financial problems are commonly faced by everyone, especially for those who come from underprivileged or low-income families. According to Asri, Abu Bakar, Laili and Saad (2017), stated that although students do not have a commitment on paying monthly debt installments like other households, however, their status as students requires them to pay their education fees, rents and other essentials, by which they received the financial from loans, scholarships or their families. In addition, students who come from underprivileged or low-income families might affect their academic performance.

According to Nnamani, Dikko and Kinta (2014), they mentioned that financial problems of the students extremely contribute to the students' low academic performance, which therefore leads to the low quality of education in many ways. As stated in this early literature, financial problems lead to the financial stress which will eventually influence the low academic performance of the students. A study from Widener (2017), they mentioned that financial stress has been consistently related to the students' low academic performance. According to a study by Asri et al. (2017), mentioned that there are many factors that contribute to students' academic performance. However, family socio-economic are the significant factors as it involves financial management which will provide motivation for the students to either have passion or not to achieve in their academics.

While some universities, especially private ones, had been having a high labor turnover before COVID-19, the situation has been exacerbated by the COVID-19 pandemic (Kibairwandi & Mwesigye, 2018). For students to succeed, the staff work-life balance, communication, competitive pay, flexibility and employee development (training) would be considered important by employers (LeMaster, 2021). The COVID-19 pandemic has led to many "adjunct" staff being laid off, and methods of teaching are now "passive", where a few lecturers download materials from the Internet to students' notebooks without proper scrutiny to establish the relevance of the knowledge (content) to Ugandan students.

Campbell, (2010) identifies four major sources of financing public higher institutions. They include: Grants from federal and state governments, constituting more than 98% of the current

cost and of the capital cost. Students' contribution towards living expenses on campus constituting less than 1% of the total operating cost of the institutions.

NIEPA, (2012) listed the following as the budget system: Operating/Cash budget this type of budget covers the day-to-day operations of keeping the education programmed on track. It includes things like materials, services, stationery and repairs. · Activity/Departmental budget this covers the various activities (curricular as well as extra-curricular) · Capital budget this covers the purchase of certain assets for the use in the educational sector e.g. transport and equipment. Project budget this covers large projects that are planned by the education ministry.

According to a recent National Bureau of Economic Research (NBER) study (2010), state fiscal reforms have had a positive impact on student outcomes. The strict fiscal policies put in place in response to the financial deficit have had a significant impact on higher education, including an interest in restructuring universities through institutional mergers, cuts in public funding, and stringent financial controls. These neoliberal politics have not been well received mainly because they are aimed only at saving resources and ignore the chronic problems facing higher education the solutions of which cannot be put on hold (Zmas, 2015).

According to Shin (2010), the new accountability is currently widely adopted in higher education management worldwide, especially as a mechanism for allocating operational and/or research funds to higher education institutions. The new accountability advocates “a refocusing on outcomes of campus activities rather than traditional focus on input or process” (Shin, 2010, p. 48

Hicks, (2012) contends that the rationale of performance funding is that more government funds should go to “performing” institutions than to less successful institutions to provide better performers with a competitive edge and to stimulate poorer performers to improve.

As Nisar, (2015) put it forthrightly, under the new accountability regime and the performance-based fund mechanism, higher education “is no longer considered a ‘holy cow’ which cannot be sacrificed and faces tough competition in terms of budgetary allocations from other sectors” (p. 293).

Funding for Internationalization in some countries, a large sum of money is allocated specifically for success in global competition for research excellence as a national strategy. Some funding projects have been aiming to produce world-class graduate schools and research institutes, for

example, the 10-year World Premier International Center Initiative (Yonezawa & Shimmi, 2015). Tuition fee increases for domestic students are regulated by the government, but fees for international student are completely deregulated, allowing higher education institutions to determine fee levels and compete for international students (Piché, 2015). With only very few exceptions (e.g., Finland, where the constitution guarantees tuition-free education for all students), most developed countries have undergone changes similar to those described above.

## **2.2 Students' Academic performance at University**

Provision of quality education is a priority that every country will aspire to include amongst the national goals of education. Raising the standard of education is one of Uganda's national goals. According Kimani, Kara & Njagi, (2013) the purpose of education is to equip the citizens with values, skills and knowledge to reshape their society and eliminate inequality. This is because education helps an individual develop his/her capabilities, attitudes and behaviour that is acceptable to the society. The benefits of having quality education is that it is able to adapt to the changing needs of the country as the world changes and spearhead the development of human resource and the country's economy.

Quality assurance policy is causing a paradigm shift in the management and administration of Ugandan universities (Kibaliwandu, 2020). Research has shown that for public policy to succeed, policy knowledge, negotiation, empowerment, and perceived service delivery are major constructs for implementation (Kibaliwandu, Mwesigye, & Akena, 2018). A culture of continuous improvement in higher education quality is a sine quo non since students are global due to the high availability of information technology (Kibaliwandu, 2020).

Research carried out by Ulrich (2018) shows that more rigorous courses can have a transformative effect on student outcomes, regardless of a student's previous academic record. A study conducted in New York City examined the performance of students who previously struggled academically but were incorrectly placed on an instructional track intended for Academic performance of the child.

Nisar, (2015) concludes that "while some institutional level analyses have found positive impact of performance-based policies, most national or international reviews of performance-based funding of higher education have shown limited success of such policies.

### **2.3 Financial resources on students' academic performance**

To some extent there is simple evidence to show that marital instability brings about stress, tension, lack of motivation and frustration. Obviously, these manifestations act negatively on a child's academic performance. Teachers for years have been regarded as the essential catalysts for school improvement. They are the driving force and main resource in the development and academic growth of students as they are sources of knowledge and agents of change (Wallace, 2011).

According to Benner, (2018), a smaller percentage of high-poverty students have access to high school curriculum that prepares them for college and/or career. Fifty-three percent of low-income students graduate high school without college or career preparatory coursework, compared with 44 per cent of their affluent peers. It's of the view that many students from low socio-economic homes respond incomprehensively to classroom teaching because their home environment has not exposed them to the kinds of materials used in school. Furthermore, the home has been identified as an overwhelming factor affecting students' performance academically.

Baker, (2012). There are other factors that may moderate the influence of funding on students' learning outcomes, such as how that money is spent in other words, money must be spent wisely to yield benefits. Schooling resources which cost money, including class size reduction or higher teacher salaries, are positively associated with students' learning outcomes

UNESCO, (2014) explained that the lack of financial resources is a major reason that the decrease in output of school has leveled off. That is evidenced in many ways including: lack of schools and other facilities, insufficient trained teachers, lack of management and supervision, poor quality textbooks and other; learning materials, insufficient attention to standards and quality assurance. Each and every one of these results of insufficient funding can act as a barrier to any child seeking of quality education.

According to Abiriri, (2010), education is seen as an instrument per excellence for development and as such it is the engine that promotes development. Aside from the intellectual capacity of the child, the academic performance of the child is also largely determined by the family background.

Kirabo Jackson, a professor of human development and social policy at Northwestern University, asserts that the decline in National Assessment of Educational Progress (NAEP) scores in 2015

and 2017 is tied to the decline in education spending following the Great Recession Inequities go beyond money. Core services, which make a huge difference in instructional quality and student performance, are systematically unavailable to students in low-income schools relative to students in higher-income schools.

Dougherty and Reddy's (2011, December) review of the US-based studies suggests that while performance-based funding leads to greater awareness by institutions of both state priorities and institutional performance, and increased level of competition for status among institutions, there is no solid data to support the claims that performance-based funding increases ultimate outcomes such as rates of retention and completion.

In other words, financial problems lead to various problems that will eventually affect the students' academic performance. Another way financial problems could affect the students' academic performance is stated by Widener (2017), in order to overcome the financial problems, most students make a decision of having to work part-time and even working for a long time, which takes away their time focusing on their academics. Hence, having a part-time job leads to a lack of studying, taking less credit hours and also poor attendance resulting in their poor academic performance. This can be supported by a study from Widener (2017). It found that students who are financially depressed had lower grades and enrolled in fewer credit hours. Most students are involved in part-time jobs given by universities or local companies.

According to Asri et al. (2017), the students who come from underprivileged socio-economic status families are often constrained by problems such as needing to work to help their families, incapable of buying learning materials that will ultimately impact their academic performance. According to Perman (2019), CNBC journalist, stated that having a part-time job during the study takes a greater impact on low-income students, whereby approximately 6 million students took a part-time job, and most of them are women, Blacks and Latinos. By juggling between jobs and academics, some students have to struggle to overcome and manage their financial problems. This affects their academic performance as they have to divide their focus and attention between work and their academics.

Perman (2019) also mentioned that approximately 59% of students from underprivileged or low-income families worked for 15 hours and more, and they received an average or lower for their academics. This does not only affect the students schedule as they not only have to manage their

time for classes and assignments, but they also have to manage and plan their part-time job schedule accordingly. This will eventually affect their academic performance and add to health problems such as fatigue. As the effect of this financial problem, students tend to be less socializing, skip classes, and take a toll on their health, leading to poor academic performance. According to Asri et al. (2017), stated that due to financial problems, some students tend to be quiet, unsocialised with their friends and less interaction in class thus leads to a decrease in their academic performance due to their lack of interaction in acquiring knowledge.

#### **2.4 Summary of related literature**

The study reviewed literature on the financial resources, academic performance and the relationship between financial resources on academic performance. In reviewing literature on the financial resources, the study discovered that there were variations in the nature of financial resources used by many institutions. The factors that were reviewed that affect academic performance include; education personnel, teachers, academic qualification of teachers, funding, social economic background of the students among others.

## **CHAPTER THREE METHODOLOGY**

### **3.0 Introduction**

This chapter outlines the method employed in the investigation of financial resources as a determinant of student academic performance. The research design, target population, sample size, sampling procedure, research instrument validity, instrument reliability, data collection procedures as well as data analysis techniques which was appropriate for this project to be looked at.

### **3.1 Research design**

A research specifies the methods and procedures for conducting a particular study. Thus, the research design that was applied to collect data is survey design field work which includes the

use of questionnaire in order to answer questions concerning the current status of the subjects of the study and assess attitudes and opinions about events and individuals.

### **3.2 Study Population**

The study population of this study was the undergraduate students of Busitema University, Nagongera campus. It comprised of 86 undergraduate students from year one, two and three

### **3.3 Sample size and sampling technique**

A sample refers to a small population of the target population selected systematically from the study according to Wiersma, (2005). Sampling is a research procedure that is used to select a given member of the subjects from the target population. Busitema University (Nagongera) campus will be selected for this study; it's fully a public institution. The institution comprises of students who are both residents and non-residents. The sample size for the undergraduate students was 86. The sampling technique for the study was purposive sampling. This is where respondents were chosen intentionally basing on the interests of the researcher. The method was very economical, offer accurate results and a high degree of representativeness.

### **3.4 Research instrument**

#### **3.4.1 Questionnaires**

According to Kombo and Tromp (2006) a questionnaire as an instrument that gathers data over a large sample. Questionnaires was used to gather information and data from the respondent (students) of Busitema University, Nagongera campus. The study therefore used questionnaires where by each questionnaire had 4parts 1, 2, 3 and 4. Part 1 consisted of the respondent's biography, institution type, Part 2 consisted of 4 items that gave the researcher information on the sources of finance used by students at Busitema university, part 3 consisted of 5 items that gave the researcher information on the relationship between financial resources on academic performance of students at Busitema university, Nagongera campus and part 4 consisted 4 items that helped the researcher to determine the academic performance of students. The questionnaires helped the researcher to have enough time to think and select or write what is relevant.

#### **3.4.2 Interview guide**

An interview is designed by the researcher with open ended items. According to the main theme of the study, it is used to guide the researcher to remain focused on the objectives of the study

and to get clarity about the different student's ideas. This method allows deeper probing and gives clarification.

### **3.5 Data collection**

The researcher met the students from their locations needed for the study according to the researcher's purposive sample of students that participated in the study. The questionnaires were shared to the students after which the interviews were conducted to the same student with each student's questionnaire matched with his/her response during the interview.

### **3.6 Data analysis**

The questionnaires were collected and checked for completeness. Quantitative data was coded by assigning a number to every response. The researcher analyzed quantitative data from questionnaires using descriptive statistics, whereby data collected was subjected to frequencies and percentages, because it was easy to interpret, understand and compare frequencies. The frequencies and percentages were then presented in form of pie charts, tables and graphs. This however, was done by comparing with the interview guide to establish whether there's a relationship between financial resources and students' academic performance in Busitema University, Nagongera campus

### **3.7 Limitations of the study**

The study area covered is Busitema University faculty of Science and Education, Nagongera campus only. Thus, the results from the study were not to reflect the overall situation of all other institutions. It was hard for most respondents to reveal all the information required by the researcher and thus this limited the research. Collecting the questionnaires and data was a big problem since some respondents pretend to be busy and this made the whole activity tiresome and time consuming. There was limited money for printing out more questionnaires and transporting myself to the field to carry out research and this greatly affected my research. There was limited books, journals and other research materials as this affect my research hence making it take much time. I was affected by hunger especially in the field and this made me weak and so tired to effectively carry out my research.

**CHAPTER FOUR**  
**DATA PRESENTATION ANALYSIS AND INTERPRETATION**

**4.1 Introduction**

The data from the questionnaires were statistically analyzed by a statistician. The SPSS version 20 program was used for the data analysis. The findings are discussed according to the sections of the questionnaire and then with reference to the three objectives.

Personal (biographical) data was also analyzed in section A

**4.1 Personal (Biographic) Data**

This section of the questionnaire covered the respondents' year of study, sex, age and formal school type (public or private). Though not central to the study, the personal data helped contextualize the findings and the formulation of appropriate recommendations to enable more undergraduate students appreciate the fact that finances are the basis for improving academic performance.

**4.1.1 Respondents' year of study**

**Table 4.1 showing students' year of study**

| <b>YEAR</b> | <b>FREQUENCE</b> | <b>PERCENTAGE</b> |
|-------------|------------------|-------------------|
| Year one    | 20               | 25                |
| Year two    | 20               | 25                |
| Year three  | 40               | 50                |
|             | 80               | 100               |

**Primary data 2023**

Of the 86 respondents who were asked about their year of study, 25% were in year one, 25% were in year two and 50% were in year three.

#### 4.1.2 Sex of the respondent

**Table 4.2 showing respondents' sex**

| <b>SEX</b> | <b>FREQUENCY</b> | <b>PERCENTAGE</b> |
|------------|------------------|-------------------|
| Male       | 34               | 45                |
| Female     | 46               | 55                |
|            | 80               | 100               |

#### **Primary data 2023**

When respondents were asked about their sex, 45% were discovered to be males while 55% were discovered to be females.

#### 4.1.3 Respondents' ages

The respondents were asked how old they were at their previous birthdays. Table 4.1 depicts the respondents' ages.

**Table 4.3 showing Respondents' age**

| <b>AGE (YEARS)</b> | <b>FREQUENCY</b> | <b>PERCENTAGE (%)</b> |
|--------------------|------------------|-----------------------|
| 19- 22             | 26               | 33                    |
| 23 – 26            | 43               | 54                    |
| 27 -30             | 10               | 12                    |
| 31-34              | 1                | 01                    |
| <b>TOTAL</b>       | 86               | 100                   |

#### **Primary data 2023**

The undergraduate students' ages ranged from 19 to 34, with the majority being between 23 - 26 because 87% of the respondents were at this age. It should be born in mind that undergraduate students between ages 23-26 probably admitted the fact that financial resources are a key determinant of students' academic performance.

#### **4.1.4 The respondents' secondary school type**

According to our research revealed that 61% of the respondents were from public secondary schools and 39% were from private secondary schools.

### **4.2 Presentation and analysis of study findings**

This section provided key findings in line with study objectives as provided in the sub sections below. In order to ease interpretation of data in Tables 4.4, 4.5 and 4.6, the proportion of respondents who strongly disagreed was combined with that of respondents who disagreed because, in any case, both of them had disagreed. Likewise, the proportion of those who strongly agreed and those who agreed were also combined because both had agreed.

#### **4.2.1 The financial resources at Busitema University Nagongera campus.**

In determining the financial resources in the university, respondents were probed with several questions as tabulated below in table 4.4. The respondents were required to select one of the answers which suit the statement posed to them and their responses were quantified in percentages as below;

Please tick an option showing the extent to which you agree or disagree with the statement.

SA=strongly agree, A=Agree, SD=strongly disagree, D=disagree, UD=undecided

**Table 4.4 showing responses about the financial resources in Busitema the university  
Nagongera campus (n=80)**

| <b>Statement</b>  | <b>SA<br/>(%)</b> | <b>A<br/>(%)</b> | <b>SD<br/>(%)</b> | <b>D<br/>(%)</b> | <b>UD<br/>(%)</b> |
|---|-------------------|------------------|-------------------|------------------|-------------------|
| The majority of the students in this university pay their tuition fees through government sponsored | 11                | 19               | 40                | 25               | 05                |
| Most students in this university stay in the university hostels                                     | 15                | 05               | 53                | 20               | 07                |
| Most students here get their pocket money through their parents and friends                         | 56                | 14               | 14                | 16               | 00                |
| The university gets it revenue from students tuition fees and functional fees                       | 65                | 15               | 12                | 05               | 03                |
| The university gets it revenue from government grand  | 33                | 17               | 20                | 05               | 25                |
| The university gets its revenue from international and national donors                              | 23                | 15               | 22                | 00               | 43                |
| All university staff are on government payroll  | 21                | 14               | 12                | 15               | 38                |
| All students in this university are given food and accommodation allowances.                        | 02                | 13               | 58                | 05               | 22                |
| All the non-teaching staff of this university earns government salaries                             | 20                | 18               | 08                | 02               | 42                |

|  |    |    |    |    |    |
|--|----|----|----|----|----|
| Students who excel in this university are rewarded by giving them scholarships the following semesters | 12 | 08 | 44 | 20 | 16 |
|--|----|----|----|----|----|

**Primary data 2023**

Data presented in Table 4.4 revealed that (30%) of the respondent students agreed that majority of the students in this university pay their tuition fees through government sponsored. 65% disagreed while 05% were uncertain implying that the number of respondents who disagreed was than that which agreed with this question item.

It was also revealed in Table 4.4 on the second question item that 20% of the respondents agreed That most students in this university stay in the university hostels, 73% disagreed while only 07% were uncertain, implying that more respondents disagreed with the said statement. This implies that majority of students in this university are non-residents and either come from their homes or rent around the university.

The results further indicated that 70% of the respondent students agreed with the view that most students here get their pocket money through their parents and friends, none of them were uncertain while 30% disagreed with this statement. This implied that students most students here get their pocket money through their parents and friends

Another 80% of the respondent students in question item 4, indicated that the University gets it revenue from students tuition fees and functional fees, 03% were not sure while 17 disagreed with the statement implying that the university gets it revenue from students tuition fees and functional fees.

Similarly, 50% of the respondent students indicated that the University gets it revenue from government grand, 25% were not sure while 25% disagreed with the statement implying that the university gets it revenue from government grand.

When students were asked whether the University gets its revenue from international and national donors, 38% agreed, 43% were uncertain while 22% disagreed with the statement.

The seventh item in this section of the question stated: “All university staff are on government payroll” and the findings revealed that only 35% agreed, 38% were not sure as 37% disagreed. This was an indication that most respondents did not know whether university staff are on government payroll or not.

The study findings in item 8 revealed that 15% of the respondent students agreed that all students in this university are given food and accommodation allowances, 22 % were uncertain while 63% of the respondents disagreed with the statement. This implies that very few of the students in this university are given food and accommodation allowances.

About the issue of the non-teaching staff of this university earning government salaries, 38% agreed that all the non-teaching staff of this university earns government salaries, 42% were uncertain while 10% disagreed with the statement. This implies that most of the non-teaching staff of this university is not earning government salaries

Lastly item 10 also reveals that 20% of the respondents indicated that students who excel in this university are rewarded by giving them scholarships the following semesters, 16 were uncertain while 64% disagreed. This implies that students who excel in this university are not rewarded by giving them scholarships the following semesters

#### **4.2.2 The academic performance of students at Busitema University, Nagongera campus.**

In determining the academic performance of students in Busitema University, respondents were probed with several questions as tabulated below in table 4.5. The respondents were required to

select one of the answers which suit the statement posed to them and their responses were quantified in percentages as below;

Please tick an option showing the extent to which you agree or disagree with the statement.

SA=strongly agree, A=Agree, SD=strongly disagree, D=disagree, UD=undecided

**Table 4.5 showing the academic performance of students at Busitema University, Nagongera campus (n=80)**

| Statement   | SA (%) | A (%) | SD (%) | D (%) | UD (%) |
|---|--------|-------|--------|-------|--------|
| The academic performance in this university depends on the lecturers input                                  | 25     | 22    | 33     | 20    | 00     |
| The academic performance of students in this university depend on the financial background of their parents | 34     | 27    | 29     | 10    | 00     |
| Part-time lecturers affects the academic performance of students at the university                          | 78     | 12    | 00     | 10    | 00     |
| Lack of enough hostel facilities in the university affects the academic performance of students             | 67     | 18    | 15     | 00    | 00     |
| Library facilities determine the academic performance of students in the university.                        | 36     | 44    | 20     | 00    | 00     |
| Students involvement in co-curricular activities affects their academic performance                         | 33     | 36    | 31     | 00    | 00     |
| Hostel students perform better than non-resident students in this university                                | 67     | 12    | 00     | 21    | 00     |
| The university policy of retaining first class performers have encouraged academic performance              | 77     | 00    | 23     | 00    | 00     |

|   |    |    |    |    |    |
|---|----|----|----|----|----|
| The students discussion groups in this university has improved the academic performance | 67 | 13 | 00 | 20 | 00 |
|---|----|----|----|----|----|

**Primary data 2023**

When respondents were asked to give their opinion about whether the academic performance in this university depends on the lecturers input, 47% of the respondents agreed, 53% disagreed showing that majority of the respondents disagreed with the statement that the academic performance in this university depends on the lecturers input. This also implies that the academic performance in this university depends on both the lecturers input and students' efforts.

Wamulla (2013) argues that the low salaries paid to teachers in Kenya compelled them to engage in other income generating activities. He asserts that these allegiances of teachers were more on their personal businesses rather than teaching and that the teachers were often absent or ill prepared for teaching. The teachers were therefore not able to prepare students adequately for examinations because they were not able to utilize their teaching time properly. He further argues that many trained teachers in Kenya opted for teaching profession after failing to secure other courses and were therefore always on the lookout for opportunities elsewhere. These teachers, according to him, were therefore ill motivated and were not committed thus students performed poorly in national examinations.

In question item 2 of table 4.5, 61% of the respondents agreed with the view that the academic performance of students in this university depend on the financial background of their parents while 39% disagreed with this opinion implying that majority of the respondents agreed that the

academic performance of students in this university depend on the financial background of their parents.

According to question item 3, 90% of the respondents agreed that Part-time lecturers affect the academic performance of students at the university leaving only 10% of the respondents who disagreed with the opinion indicating that a high number of respondents agreed that Part-time lecturers affects the academic performance of students at the university.

When respondents were asked to express their views on whether hostel facilities in the university affects the academic performance of students, 85% of the respondents agreed leaving out only 15% who disagreed with this opinion indicating that a high number of respondents agreed that lack of enough hostel facilities in the university affects the academic performance of students.

Another 80% of respondents agreed that Library facilities determine the academic performance of students in the university while only 20% disagreed implying that most of the students agreed that Library facilities determine the academic performance of students in the university.

The results in question item number 6, further showed that 69% of the respondent students acknowledged students involvement in co-curricular activities affects their academic performance, 31% disagreed which showed that students involvement in co-curricular activities to some extend affects their academic performance.

The results in Table 4.5, question item number 7 also indicated that 79% of the respondents acknowledged that hostel students perform better than non-resident students in this university, 21% disagreed which implied that almost all respondents agreed that hostel students perform better than non-resident students in this university.

According to question item 8, 77% of the respondents agreed that the university policy of retaining first class performers have encouraged academic performance, 23% of the respondents disagreed with the opinion indicating that the university policy of retaining first class performers have encouraged academic performance.

Also according to question item number 9 of table 4.5, 80% of the respondent students agreed that the students discussion groups in this university has improved the academic performance, 20% disagreed implying that the students discussion groups in this university has improved the academic performance.

**4.2.3 Research objective three: The relationship between financial resource and academic performance in Busitema university Nagongera campus**

In determining the relationship between financial resources and academic performance of students in the university, respondents were probed with several questions as tabulated below in table 4.6. The respondents were required to select one of the answers which suit the statement posed to them and their responses were quantified in percentages as below;

Please tick an option showing the extent to which you agree or disagree with the statement.

SA=strongly agree, A=Agree, SD=strongly disagree, D=disagree, UD=undecided

**Table 4.6 showing responses about the relationship between financial resources and academic performance (n=80)**

| Statement | SA | A | SD | D | UD |
|-----------|----|---|----|---|----|
|-----------|----|---|----|---|----|

|   |    |    |    |    |    |
|---|----|----|----|----|----|
| Financial errors can easily be detected using the existing systems at your university                             | 56 | 34 | 02 | 05 | 03 |
| The school financial system easily detects frauds   | 12 | 60 | 23 | 05 | 00 |
| Academic performance majorly depends on other factor rather than financial resources.                             | 22 | 60 | 14 | 04 | 00 |
| The stress students get due to financial resource is much greater than the one caused by reading books            | 60 | 14 | 11 | 15 | 05 |
| Students with a lot of money at hand tend to perform poorly in academics due to much leisure activities.          | 40 | 12 | 40 | 00 | 00 |
| Late payment of tuition fees by students affects their academic performance                                       | 71 | 19 | 00 | 00 | 10 |
| The high cost of leaving around the university affects the academic performance of students in the university     | 40 | 35 | 17 | 18 | 00 |
| Students who have sponsors by government perform better compared to those who are self-sponsored                  | 16 | 24 | 38 | 22 | 00 |
| Students with less pocket money at the university tend to perform poor at the end of the course.                  | 33 | 26 | 12 | 28 | 02 |
| Students who rent outside the university due to failure of raising hostel fees perform poorly at university exams | 67 | 13 | 13 | 17 | 00 |

**Primary data 2023**

In table 4.6: The respondents' responses about whether financial errors can easily be detected using the existing systems at your university 90% of the respondents agreed, 07% disagreed

while only 03% were uncertain. This implied that majority of the respondents agreed that the financial errors can easily be detected using the existing systems at your university.

According to the findings in item 2, 72% of the respondent students agreed that the school financial system easily detects frauds, 28% disagreed implying that most students still acknowledged that the school financial system easily detects frauds.

Also 82% of the respondents agreed that the academic performance majorly depends on other factor rather than financial resources, 18% disagreed which implied that the students' number that agreed that academic performance majorly depends on other factor rather than financial resources was very high compared to those who disagreed.

In finding out whether stress students get due to financial resource is much greater than the one caused by reading books, 74% agreed, 26% disagreed while 05% were uncertain. which implied that the stress students get due to financial resource is much greater than the one caused by reading books.

In addition, 52% of the respondent students agreed that students with a lot of money at hand tend to perform poorly in academics due to much leisure activities, 48% disagreed. Since the number that agreed was almost the same as that which disagreed, it implies that some students with a lot of money at hand tend to perform poorly in academics due to much leisure activities but does not apply to all.

Regarding the statement that "Late payment of tuition fees by students affects their academic performance", majority 90% of the respondent students agreed while only 10% were uncertain of the said statement. This implied that majority of the respondents agreed that Late payment of tuition fees by students affects their academic performance.

Also concerning the statement that “The high cost of leaving around the university affects the academic performance of students in the university”, 75% agreed, 25% disagreed which implied that the high cost of leaving around the university affects the academic performance of students in the university.

Nonetheless, about a statement that “Students who have sponsors by government perform better compared to those who are self-sponsored”, 40% of the respondent students agreed, 60% disagreed which implied that most of the respondents disagreed that students who have sponsors by government perform better compared to those who are self-sponsored.

Also according to question item number 9 of table 4.6, 59% of the respondent students agreed that students with less pocket money at the university tend to perform poor at the end of the course, 40% disagreed while 02% were uncertain implying that a high number of students agreed that students with less pocket money at the university tend to perform poor at the end of the course.

Lastly when respondents were asked to give their opinion about whether students who rent outside the university due to failure of raising hostel fees perform poorly at university exams, 80% of them agreed while 20% disagreed which implied that students who rent outside the university due to failure of raising hostel fees perform poorly at university exams.

## **CHAPTER FIVE**

### **SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.0 Introduction**

This chapter presents a summary of the discussion of the findings while establishing the extent to which the study managed to fulfill its objectives. It further discusses the findings and their relationship to the study research in question which has been presented objective by objective.

#### **5.1: General background of Respondents:**

##### **5.1.1 Gender of the respondents**

In this study majority of the respondents 55% were females while 45% of the respondents constituted the males. Finding out the gender of respondents was useful because the university has both female male students and the financial resources affect the academic performance of the students equally irrespective of the gender.

##### **5.1.2 Age of the respondents**

The study revealed that majority of the respondents 87% were between 16 and 26 years of age followed by 13% of respondents who were between 26 and 30 years. The Ministry of Education and Sports manual, (MoES: 2013), also observed that students, especially the adolescents are the most affected group because they involve in many activities that that require money and may affect their academic performance.

#### **5.2 Discussion of study findings**

This section provides key findings in line with study objectives as provided in the sub sections below. To find out the relationship between financial resources and academic performance, the specific findings were under the sub-themes of financial resources of the university, academic

performance of students in the university and the relationship between the financial resources and academic performance of students in the university.

### **5.2.1: Financial resources in the university**

This objective looked at the financial resources in the university in relation to the students' academic performance. In relation to the findings, the study found out that financial resources in the university are looked at in different parameters. The study further, revealed that majority of the students in the university are on private sponsorship because respondents indicated that only 30% of the pay their tuition fees through government sponsored.

It was also revealed that only 20% of the students stay in the university hostels and majority of them are non-residents and they come from their homes or rent around the university. This could be because their parents have financial problems and can't afford hostel fees.

In a related study, past research has been done to show a relationship between financial problems and the students' academic performance. According to Olufemioladebinu, Adediran and Oyediran (2018), the parent's income or social status has positively affected the students' academic performance in an examination. This can be further supported by a previous study by Olufemioladebinu et al. (2018) explained that students who come from low socio-economic family status tend to show a poor academic performance compared to students who come from a better family background status. To add, according to Asri et al. (2017) stated that students who come from a high economic status are able to have a stimulating learning environment. Hence it is possible for those who have a better family financial background to excel well and achieve a better academic performance compared to those students who come from low-income families.

The results further indicated that most students in this university get their pocket money through their parents and friends. According to Asri, Abu Bakar, Laili and Saad (2017), stated that although students do not have a commitment on paying monthly debt installments like other households, however, their status as students requires them to pay their education fees, rents and other essentials, by which they received the financial from loans, scholarships or their families. In addition, students who come from underprivileged or low-income families might affect their academic performance.

It was also found out the University gets the highest percentage of its revenue from students' tuition fees and functional fees as indicated by 80% of the respondents who acknowledged with this statement. According to Campbell, (2010) identifies four major sources of financing public higher institutions. They include: Grants from federal and state governments, constituting more than 98% of the current cost and of the capital cost. Students' contribution towards living expenses on campus constituting less than 1% of the total operating cost of the institutions.

NIEPA, (2012) listed the following as the budget system: Operating/Cash budget this type of budget covers the day-to-day operations of keeping the education programmed on track. It includes things like materials, services, stationery and repairs.

However, another big number of respondents agreed that the university gets its revenue from international and national donors; Funding for Internationalization in some countries, a large sum of money is allocated specifically for success in global competition for research excellence as a national strategy. Some funding projects have been aiming to produce world-class graduate schools and research institutes, for example, the 10-year World Premier International Center Initiative (Yonezawa & Shimmi, 2015). Tuition fee increases for domestic students are regulated by the government, but fees for international student are completely deregulated, allowing higher

education institutions to determine fee levels and compete for international students (Piché, 2015). With only very few exceptions (e.g., Finland, where the constitution guarantees tuition-free education for all students), most developed countries have undergone changes similar to those described above.

Lastly students also revealed that there are no scholarship rewards for excelling students in this university but they acknowledged that those who pass in first may be retained as teaching assistants in some departments.

### **5.2.2 The academic performance of students in Busitema University**

This objective looked at the academic performance of students in Busitema University. In relation to the findings, the study found out that the academic performance in this university depends on the students input other than the lecturers input. This was proved by 53% of the respondent students who acknowledged that their performance is due to their initiative in terms of discussion groups and library research.

As observed by Wamulla (2013) argues that the low salaries paid to teachers in Kenya compelled them to engage in other income generating activities. He asserts that these allegiances of teachers were more on their personal businesses rather than teaching and that the teachers were often absent or ill prepared for teaching. The teachers were therefore not able to prepare students adequately for examinations because they were not able to utilize their teaching time properly. He further argues that many trained teachers in Kenya opted for teaching profession after failing to secure other courses and were therefore always on the lookout for opportunities elsewhere. These teachers, according to him, were therefore ill motivated and were not committed thus students performed poorly in national examinations.

Also 61% of the students acknowledged that the academic performance of students in this university depend on the financial background of their parents. According to Asri et al. (2017), stated that due to financial problems, some students tend to be quiet, unsocialised with their friends and less interaction in class thus leads to a decrease in their academic performance due to their lack of interaction in acquiring knowledge.

Another 90% of the respondent students agreed that Part-time lecturers affect the academic performance of students at the university. Baker, (2012). There are other factors that may moderate the influence of funding on students' learning outcomes, such as how that money is spent in other words; money must be spent wisely to yield benefits. Schooling resources which cost money, including class size reduction or higher teacher salaries, are positively associated with students' learning outcomes. UNESCO, (2014) explained that the lack of financial resources is a major reason that the decrease in output of school has leveled off. That is evidenced in many ways including: lack of schools and other facilities, insufficient trained teachers, lack of management and supervision, poor quality textbooks and other; learning materials, insufficient attention to standards and quality assurance. Each and every one of these results of insufficient funding can act as a barrier to any child seeking of quality education.

85% of the students also observed that lack of enough hostel facilities in the university affects their academic performance. In other words, financial problems lead to various problems that will eventually affect the students' academic performance. Another way financial problems could affect the students' academic performance is stated by Widener (2017), in order to overcome the financial problems, most students make a decision of having to work part-time and even working for a long time, which takes away their time focusing on their academics. Hence, having a part-time job leads to a lack of studying, taking less credit hours and also poor

attendance resulting in their poor academic performance. This can be supported by a study from Widener (2017). It found that students who are financially depressed had lower grades and enrolled in fewer credit hours. Most students are involved in part-time jobs given by universities or local companies.

Another 80% of respondents agreed that Library facilities determine the academic performance of students in the university. UNESCO, (2014) explained that the lack of financial resources is a major reason that the decrease in output of school has leveled off. That is evidenced in many ways including: lack of schools and other facilities, insufficient trained teachers, lack of management and supervision, poor quality textbooks and other; learning materials, insufficient attention to standards and quality assurance. Each and every one of these results of insufficient funding can act as a barrier to any child seeking of quality education.

79% of the respondent students acknowledged that hostel students perform better than non-resident students in this university,

77% of the respondents agreed that the university policy of retaining first class performers have encouraged academic performance. As supported by Kimani, Kara & Njagi, (2013) the purpose of education is to equip the citizens with values, skills and knowledge to reshape their society and eliminate inequality. This is because education helps an individual develop his/her capabilities, attitudes and behaviour that is acceptable to the society. The benefits of having quality education is that it is able to adapt to the changing needs of the country as the world changes and spearhead the development of human resource and the country's economy. Provision of quality education is a priority that every country will aspire to include amongst the national goals of education. Raising the standard of education is one of Uganda's national goals.

### **5.2.3 The relationship between financial resources and academic performance in Busitema University**

This objective looked at the relationship between financial resources and academic performance in Busitema University in Nagongera campus. In relation to the findings, the study found out that the relationship between financial resources and academic performance in Busitema University in Nagongera campus was high.

Regarding the effect of late payment of tuition fees by students on their academic performance, majority 90% of the respondent students agreed that late payment of tuition fees by students affects their academic performance.

There are both good and bad financial statuses amongst students at the institution with the former dominating the later. Parents with better social economic standing fostered their students' academic performance than those from the disadvantaged groups. Gondola (et al., 2014) stated that high poverty levels lead to distractions and little opportunity for concentration are the norm. The net effect of distractions and lack of concentration is that homework is not guided, poorly done, incomplete or never done at all, and therefore precipitates conflicts at school and at home. Concerning the effect of high cost of leaving around the university on academic performance of students in the university, 75% acknowledged that high cost of leaving around the university affects the academic performance of students in the university.

Nonetheless, 40% of the respondents agreed that students who are on government sponsorship perform better compared to those who are self-sponsored as 60% disagreed which implied that academic performance in the university is not dependent on the source of funding among the learning.

Perman (2019) also mentioned that approximately 59% of students from underprivileged or low-income families worked for 15 hours and more, and they received an average or lower for their

academics. This does not only affect the students schedule as they not only have to manage their time for classes and assignments, but they also have to manage and plan their part-time job schedule accordingly. This will eventually affect their academic performance and add to health problems such as fatigue. As the effect of this financial problem, students tend to be less socializing, skip classes, and take a toll on their health, leading to poor academic performance.

Also 59% of the respondent students agreed that students with less pocket money at the university tend to perform poor at the end of the course leaving out 40% who disagreed with this statement implying that though a high number of students agreed, there are other factors that determine students' performance at the university other than pocket money.

According to Benner, (2018), a smaller percentage of high-poverty students have access to high school curriculum that prepares them for college and/or career. Fifty-three percent of low-income students graduate high school without college or career preparatory coursework, compared with 44 per cent of their affluent peers. It's of the view that many students from low socio-economic homes respond incomprehensively to classroom teaching because their home environment has not exposed them to the kinds of materials used in school. Furthermore, the home has been identified as an overwhelming factor affecting students' performance academically.

About whether financial errors can easily be detected using the existing systems at the university, 90% of the respondent students agreed which implies that the university is capable of detecting financial errors using the existing systems. According to a recent National Bureau of Economic Research (NBER) study (2010), state fiscal reforms have had a positive impact on student outcomes. The strict fiscal policies put in place in response to the financial deficit have had a significant impact on higher education, including an interest in restructuring universities through

institutional mergers, cuts in public funding, and stringent financial controls. These neoliberal politics have not been well received mainly because they are aimed only at saving resources and ignore the chronic problems facing higher education the solutions of which cannot be put on hold (Zmas, 2015).

According to Shin (2010), the new accountability is currently widely adopted in higher education management worldwide, especially as a mechanism for allocating operational and/or research funds to higher education institutions. The new accountability advocates “a refocusing on outcomes of campus activities rather than traditional focus on input or process” (Shin, 2010). Hicks, (2012) contends that the rationale of performance funding is that more government funds should go to “performing” institutions than to less successful institutions to provide better performers with a competitive edge and to stimulate poorer performers to improve.

As Nisar, (2015) put it forthrightly, under the new accountability regime and the performance-based fund mechanism, higher education “is no longer considered a ‘holy cow’ which cannot be sacrificed and faces tough competition in terms of budgetary allocations from other sectors” (p. 293).

Also 82% of the respondent students agreed that the academic performance depends on other factor rather than financial resources in the university. According to Nnamani, Dikko and Kinta (2014), they mentioned that financial problems of the students extremely contribute to the students’ low academic performance, which therefore leads to the low quality of education in many ways. As stated in this early literature, financial problems lead to the financial stress which will eventually influence the low academic performance of the students. A study from Widener (2017), they mentioned that financial stress has been consistently related to the students’ low academic performance. According to a study by Asri et al. ( 2017), mentioned that there are

many factors that contribute to students' academic performance. However, family socio-economic are the significant factors as it involves financial management which will provide motivation for the students to either have passion or not to achieve in their academics.

Lastly, 80% of the respondent students agreed that students who rent outside the university due to failure of raising hostel fees perform poorly at university exams. According to Asri et al. (2017), the students who come from underprivileged socio-economic status families are often constrained by problems such as needing to work to help their families, incapable of buying learning materials that will ultimately impact their academic performance. According to Perman (2019), CNBC journalist, stated that having a part-time job during the study takes a greater impact on low-income students, whereby approximately 6 million students took a part-time job, and most of them are women, Blacks and Latinos. By juggling between jobs and academics, some students have to struggle to overcome and manage their financial problems. This affects their academic performance as they have to divide their focus and attention between work and their academics.

### **5.3 Summary of study findings and conclusions**

Objective one looked at the financial resources adopted at Busitema University, Nagongera campus. The findings revealed that financial resources at Busitema University, Nagongera campus are adopted differently. This was noticed when respondents revealed that less than 30% of the students in the university are on government sponsorship meaning that over 65% are privately sponsored. It was also found out that over 73% of the students in this university are non-residents, 70% of the respondent students acknowledged that they get their pocket money by their parents and friends. Another 80% of the respondent students showed that University gets it revenue from students' tuition fees and functional fees 20% of the respondent students indicated

that the University gets its revenue from government grants. When students were asked whether the University gets its revenue from international and national donors, 38% agreed and also most students were uncertain about lecturers' payments. The study findings also indicated that the university does not provide food and accommodation allowances to non-residents and also that very few of the non-teaching staff of this university earn government salaries.

Objective two looked at the academic performance of students in Busitema University, Nagongera campus. The findings revealed that academic performance of students in Busitema University, Nagongera campus is dependent on many factors. This was noticed when respondents revealed that the academic performance in this university depends on the lecturers' input as well as students' input. Also that the academic performance of students in this university depends on the financial background of their parents and that part-time lecturers affect the academic performance of students at the university. It was also found out that lack of hostel facilities in the university affects the academic performance of students. 80% of respondents agreed that library facilities determine the academic performance of students in the university while only 20% disagreed implying that most of the students agreed that library facilities determine the academic performance of students in the university and that hostel students perform better than non-resident students in this university.

The third objective found out the relationship between financial resources and academic performance in Busitema University in Nagongera campus. The findings revealed that financial errors can easily be detected using the existing systems in the university and that financial systems can easily detect frauds in the university. It was discovered that the academic performance of students majorly depends on other factors rather than financial resources though on the contrary some students observed that the stress students get due to financial resource is

much greater than the one caused by reading books. In addition, it was observed that students with a lot of money tend to perform poorly in academics due to much leisure activities though some students acknowledged that late payment of tuition fees by students affects their academic performance. It was found out that the high cost of leaving around the university affects the academic performance of students in the university and that sponsored students perform better compared to those who are self-sponsored.

#### **5.4 Recommendations**

The institution should ensure that repair and maintenance of non-current assets is carried out regularly to improve on service delivery. The institution should always consult from the parents when carrying out any financial decision to ease the decision-making process. The financial system should be improved to easily detect fraud fully in all other financial systems.

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**APPENDICES**

**APPENDIX 1: QUESTIONNAIRE FOR UNDER GRADUATE STUDENTS AT BUSITEMA UNIVERSITY.**

BUSITEMA UNIVERSITY  
FACULTY OF SCIENCE AND EDUCATION  
DEPARTMENT OF BUSINESS STUDIES  
P.O BOX 236

TORORO (UG)  
TO THE RESPONDANT

Dear Sir/Madam

**Re; requesting to fill the attached questionnaire**

I'm Waikasi Sulaimani a student of Busitema University registration number Bu/up/2017. I am carrying out a research on financial resources and academic performance of students at Busitema University. The study is seeking your views about the financial resources on students' academic performance at Busitema University.

To facilitate this exercise, you've been selected randomly selected as a respondent in this research. Therefore, your participation in this study will be highly appreciated.

The information provided will be treated with strict confidentiality and shall not be used for any other purpose except for academic purposes.

Thank you very much for your cooperation.

**Section A**

**Bio data of the respondent**

Respondent's names .....

Please tick (√) an option that you think is the most appropriate for you

1. Year of study in the institution

- a. Year one ( )
- b. Year two ( )
- c. Year three ( )

2. Gender of the respondent

- a. Male ( )
- b. female ( )

3. Age bracket of the respondent

- a. 19-25 ( )
- c. 32-36 ( )

b. 26-32 ( )

d. 37 and above ( )

4. The respondent's secondary school type.

a. Public ( )      b. Private ( )

**Section B: The financial resources at Busitema University Nagongera campus.**

Please tick an option showing the extent to which you agree or disagree with the statement.

SA=strongly agree, A=Agree, SD=strongly disagree, D=disagree, UD=undecided

| <b>Statement</b>  | <b>SA<br/>(%)</b> | <b>A<br/>(%)</b> | <b>SD<br/>(%)</b> | <b>D<br/>(%)</b> | <b>UD<br/>(%)</b> |
|---|-------------------|------------------|-------------------|------------------|-------------------|
| The majority of the students in this university pay their tuition fees through government sponsored |                   |                  |                   |                  |                   |
| Most students in this university stay in the university hostels                                     |                   |                  |                   |                  |                   |
| Most students here get their pocket money through their parents and friends                         |                   |                  |                   |                  |                   |
| The university gets its revenue from students tuition fees and functional fees                      |                   |                  |                   |                  |                   |
| The university gets its revenue from government grant   |                   |                  |                   |                  |                   |
| The university gets its revenue from international and national donors                              |                   |                  |                   |                  |                   |
| All university staff are on government payroll  |                   |                  |                   |                  |                   |

|  |  |  |  |  |  |
|--|--|--|--|--|--|
| All students in this university are given food and accommodation allowances.                           |  |  |  |  |  |
| All the non-teaching staff of this university earns government salaries                                |  |  |  |  |  |
| Students who excel in this university are rewarded by giving them scholarships the following semesters |  |  |  |  |  |

**Primary data 2023**

**Section C: The academic performance of students at Busitema University, Nagongera campus.**

Please tick an option showing the extent to which you agree or disagree with the statement.

SA=strongly agree, A=Agree, SD=strongly disagree, D=disagree, UD=undecided

| Statement   | SA (%) | A (%) | SD (%) | D (%) | UD (%) |
|---|--------|-------|--------|-------|--------|
| The academic performance in this university depends on the lecturers input                                  |        |       |        |       |        |
| The academic performance of students in this university depend on the financial background of their parents |        |       |        |       |        |
| Part-time lecturers affects the academic performance of students at the university                          |        |       |        |       |        |
| Lack of enough hostel facilities in the university affects the academic performance of students             |        |       |        |       |        |
| Library facilities determine the academic performance of students in the university.                        |        |       |        |       |        |

|  |  |  |  |  |  |
|--|--|--|--|--|--|
| Students involvement in co-curricular activities affects their academic performance            |  |  |  |  |  |
| Hostel students perform better than non-resident students in this university                   |  |  |  |  |  |
| The university policy of retaining first class performers have encouraged academic performance |  |  |  |  |  |
| The students discussion groups in this university has improved the academic performance        |  |  |  |  |  |

**Primary data 2023**

**Section D: Research objective three: The relationship between financial resource and academic performance in Busitema university Nagongera campus**

Please tick an option showing the extent to which you agree or disagree with the statement.

SA=strongly agree, A=Agree, SD=strongly disagree, D=disagree, UD=undecided

| <b>Statement</b>   | <b>SA</b> | <b>A</b> | <b>SD</b> | <b>D</b> | <b>UD</b> |
|--|-----------|----------|-----------|----------|-----------|
| Financial errors can easily be detected using the existing systems at your university                  |           |          |           |          |           |
| The school financial system easily detects frauds  |           |          |           |          |           |
| Academic performance majorly depends on other factor rather than financial resources.                  |           |          |           |          |           |
| The stress students get due to financial resource is much greater than the one caused by reading books |           |          |           |          |           |

|   |  |  |  |  |  |
|---|--|--|--|--|--|
| Students with a lot of money at hand tend to perform poorly in academics due to much leisure activities.          |  |  |  |  |  |
| Late payment of tuition fees by students affects their academic performance                                       |  |  |  |  |  |
| The high cost of leaving around the university affects the academic performance of students in the university     |  |  |  |  |  |
| Students who have sponsors by government perform better compared to those who are self-sponsored                  |  |  |  |  |  |
| Students with less pocket money at the university tend to perform poor at the end of the course.                  |  |  |  |  |  |
| Students who rent outside the university due to failure of raising hostel fees perform poorly at university exams |  |  |  |  |  |

**Primary data 2023**