

Impact of Educational Financing on Development of The Tertiary Institution in Plateau State, Nigeria

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Article History	Abstract
Original Research Article	<p><i>One of the major problems facing tertiary education in Nigeria in recent times is the problem of finance. This is not surprising considering the fact that in recent times, government revenues have reduced sharply, while the national economy itself is in total chaos. The research study examined the impact of educational financing on development of the University of Jos in Jos North Local Government Area of plateau state. Two research questions and one hypothesis were raised; 835 respondents were randomly sampled for the study. Primary sources of data were used for the study using five-point rating scale type of structure questionnaire for collecting data, descriptive survey research design was used and the structures questionnaire were used to answer the questions, the questionnaire was tagged Educational Financing Questionnaire on development in university, (EFQDU). The questionnaire contained 14 items and its development followed stages such as blueprint design, item writing, pilot testing, and refinement. Face and content validity were established by three experts, while a pilot study with 100 respondents from private institutions confirmed the instrument’s reliability using Cronbach Alpha, with 0.60 and above considered acceptable. Mean score was used to analyse the data because the research questions were quantitative in nature, chi-square was used for testing the hypothesis at 0.05 level of significance. Finding revealed that adequate financing of education will lead to development and effective teaching, in a conducive classroom. The research recommended that government should allocate more funds to the educational sector as a prerequisite for proper development and Incentive that will improve teacher performance and availability of educational infrastructure is also to be examined so as to enable the country increase it human capital formation that could lead to possible growth and development. These will help reduce the current brain drain in the educational sector.</i></p> <p>Keywords: Educational, Development, Financing, University.</p>
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<p>Copyright © 2026 The Author(s): This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY-NC) which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use provided the original author and source are credited.</p> <p>Citation: BENJAMIN GIK JELMAN, DANAN TUNGKIR FRANCIS, ELIJAH BLESSING DATUGHUM, & PAUL GRACE IZANG. (2026). Impact of educational financing on development of the tertiary institution in Plateau State, Nigeria. UKR Journal of Arts, Humanities and Social Sciences (UKRJAHS), Volume 2(2). 100-106.</p>	

Introduction

The growth and development of any economy or society depends on the level of human capital development. The development of human capital forms the basis upon which other capital formations (Obogu, 2011). This development could take the form of formal and informal education. Be it formal or informal education, there is a cost attached to it. Education does not only provide a better quality of life for every citizen of any nation but also has positive effects on the economic growth and development of a country. The provision of education is a key element of a policy to promote broad-based development and there is no doubt

that only investment in human capital can contribute significantly to global competitiveness (Sackey, 2015). In the world over, great leaders, academics and scholars have passed through one form of knowledge acquisition or the other. This acquisition was and has been the reason why the quest for educational attainment has been on the increase. The norms and values of a particular society determine the socio-economic background of that particular society. A lot of people agree that there is a link between funding education and national development. In the twenty-first century, education is seen as a key sign of progress, and the

number and quality of educated citizens are seen as important factors in development (World Bank, 2018). The development and application of information is increasingly driving economic and social progress around the world. Education, especially higher education, is very important for creating a knowledge-based economy and encouraging long-term growth in all countries. So, to comprehend how to pay for education, you need to know that a strong and always-improving education system is what makes resources, technical innovation, social progress, and wealth creation possible. However, this kind of system depends on a number of things, and one of the most important is enough and long-term funding (Musa & Maji, 2018).

The National Bureau of Statistics (2012) said that there are many ways to pay for education, but the main one is through taxes that the government collects. It is said that 30% of education funds go to primary schools, 30% to secondary schools, and 40% to postsecondary schools. According to Balurni (2012), public support includes direct government spending, such as tax breaks, scholarships, loans, and grants to families. It also includes payments from the Education Tax Fund (ETF), which are mostly used for construction expenditures. The main reason for the government to spend money on education is to give people the knowledge, skills, and abilities they need to improve their quality of life, increase their productivity, and learn new ways to produce things, all of which will help them take part in the country's development.

The goal of pushing for more money for education is to raise the level and quality of education available to people of all ages and levels of learning. The Nigerian government has taken steps to improve the quality of education because it sees education as a key tool for industrial progress and overall social and economic change (National Policy on Education, 2018). This promise shows that the administration wants to use education as a strategic tool for the growth of the country and its industries. But even with these efforts to get more money into schools, there are still big inequalities in funding at the basic, secondary, and university levels of education.

All over the world the availability of quality education is important in generating the opportunities and benefits of social economic development, therefore, proper teaching in university depends on proper financing. However, Ogunsaju (2018) argued that it is only provision of funds, infrastructure, and staff remuneration and so on that can influence teaching of economics all over the world. He went further to say that the solution to the problem of university education therefore, is proper funding for effective teaching, planning, organizing and influential decisions-making processes and communication between human, material and financial resources. If properly funded, these

resources will definitely achieve effective teaching of economics in schools. Proper funding will equip teachers with modern skills, knowledge and attitudes that are required on the Job which will in turn result into effective development. Akinsanya. (2007). asserted that some of the means of encouraging staff growth and development globally may take the form of workshops, seminars, demonstration teaching programmers', professional writings, visit to other schools to observe teaching methods and aids that are effective. In this light financing education becomes imperative, funds are needed to organize orientation and induction for newly employed teachers in universities, to equip them for better teaching results, globally in the world funds are needed in universities to help both old and experienced teachers to develop better teaching skills to correct deficiencies in terms of teaching in University of Jos.

The 2018 study on the analysis of the education system in Africa showed that a large number of university teachers had not taken part in any kind of workshop or professional training since they were hired. Of the small number of people who had been to these kinds of programs, just 19.4 percent were run by state governments, 16.9 percent by the federal government, and 18.4 percent by their own institutions. A bigger group, 43.8 percent, got help from workshops put on by development partners like the World Bank, the United Nations Educational, Scientific, and Cultural Organization (UNESCO), and the United Nations International Children's Emergency Fund (UNICEF). This circumstance makes it clear that both the state and federal governments need to boost their funding in a way that lasts. More money would greatly improve the quality and efficacy of universities across Africa.

However, in Nigeria problems usually arise because there are not enough funds to provide these facilities or the cost of maintenance is as high as procuring a new or fund provided by the government is too small. To promote effective teaching in Nigeria, there is a relationship that exists between financing education and development in tertiary institutions particularly in University of Jos, Plateau State which is not different because financing has an impact on development of the university and will lead to effective teaching.

Educational financing exerts a positive influence on the development of education, as a substantial proportion of funding is derived from direct government expenditures in the form of subsidies to households, including tax rebates, scholarships, and grants. It also encompasses allocations from education tax funds, which are largely directed toward capital projects. The fundamental justification for financing education, particularly at the University of Jos, is to equip staff with the necessary knowledge, skills, and

competencies required to improve quality of life through learning, enhance productivity, and facilitate the acquisition of modern techniques for effective participation in societal development.

Jagero and Murith (2017) conducted a study on the role of government financing in Nigeria's educational sector and its effect on academic performance. The study aimed to assess the contribution of government funding to education and its impact on students' academic outcomes. A sample size of 150 students was used, and data were analyzed using simple tables, frequencies, and percentages. The findings revealed that a large proportion of students were adversely affected by inadequate funding, which resulted in shortages of learning materials and consequently led to poor academic performance. However, the study did not sufficiently examine the specific purposes of educational funding in relation to students' academic needs, particularly whether such funding directly addressed resources that enhance academic achievement.

In Plateau State especially in University of Jos the case is not different because the education sector has continued to suffer from inadequate financing which has negative impact on the development, unfortunately all efforts have not produced the desired effects, the government of financing education for effective development is still deplorable, it is so bad that some resourceful parents prefer to send their children to private university as against the public university. Government policies in educational sector were not well implemented due to some constraints such as lack of political will, corruption, inadequate workforce, insufficient funds to fund the educational sector in Plateau state has affects development negatively, this is because the government budgetary provision for funding educational system in the 2022 budget has again fallen below 26 percent minimum recommended for developing countries by the UNESCO (World Bank 2018), this has resulted in poor development of university facilities and learning materials are not adequately available, this has affected learning process of the students. Financing education continues to rotate between five percent, six percent and seven percent of the national budget; these fluctuations in the allocation to the educational sector in Nigeria has led to a fallen standard of education in Nigeria which in turn has affected learning of students in universities. These fluctuations in the allocation to the educational sector from the national budget have led to an increase in the cost of education and this burden is borne by the private individuals and households. This research work will specifically ascertain the impact of educational financing on the Development of university of Jos in Plateau State.

It is impossible to stress how important a university education is for producing human resources that can make

the most of a country's wealth and potential. Universities play an important role in Nigeria's education system because they are where skilled and professional workers are trained. Because of this, university education has remained to be a top emphasis in efforts to improve the country. However, the quick rise in the number of students at universities without a similar rise in the number of schools has led to huge class sizes and congested classrooms in Nigerian universities. To hire, keep, and train academic staff, build new buildings, keep up with old ones, and buy the equipment and teaching materials needed for effective teaching and learning, there must be enough money.

No organization can work well without enough money, and colleges are no exception. Institutions require sufficient funding for the procurement of textbooks, the construction and upkeep of facilities, the remuneration of personnel, the provision of educational resources, and the maintenance of other critical services necessary for efficient administration. The Nigerian government projected to spend ₦620.5 billion on education in the national budget for 2019. This was 7.05 percent of all budgeted spending (Azi, 2017).

In recent years, Nigeria's education budget has ranged from 5% to 7% of the national budget. This is much lower than the UNESCO recommendation of at least 26% needed for a good and sustainable education system. This shows that the current funding is not enough and needs a lot of work. Due to ongoing lack of funding, the basic physical and spatial infrastructure that supports university growth—like classrooms, labs, libraries, furniture, technical workshops, offices, staff housing, and the overall institutional environment—are either not enough or not well-maintained. This circumstance makes it harder for institutions to reach their goals for growth and leads to the graduation of students who aren't ready, as seen by the poor infrastructure of higher education in Nigeria. The issue of insufficient funding impacts all areas of the education sector engaged in knowledge generation, instruction, training, and human capital development. Meanwhile, the ongoing increase in student enrollment exerts further strain on current facilities, academic personnel, and financial resources. Because of this, it is very important to carefully look at how the government now funds universities to make sure that teaching, learning, and long-term growth of the institution are all effective.

Based on this research which explores the impact of educational financing on development of university education in Nigeria, it's different from all other work due to its specification on Jos north local government area of plateau state in Nigeria.

Objectives of the Study

The aim of this study was to assess the impact of educational financing on development of the university of Jos in Jos North Local Government Area of plateau state. The specific objectives of the study were:

1. To examine the impact of educational financing on development of University of Jos
2. To find out the extent to which educational financing affects the effectiveness of teachers in University of Jos.

Research Questions

The research questions that were advanced for the study were:

1. To what extent does educational financing impact the development of University of Jos?
2. To what extent does educational financing influence the effectiveness of teachers of the University of Jos?

Hypothesis

The null hypothesis (Ho) and alternative hypothesis for the research will be tested at 0.05 level of significance using appropriate and relevant statistics.

Ho: There is no significant relationship between educational financing and development in University of Jos in Jos, Plateau state.

Methodology

The study utilized a survey research design for the examination. We used a structured questionnaire to obtain data from a group of people. The study's population consisted of the academic staff of the University of Jos,

Plateau State. A sample of 835 respondents, constituting 40 percent of the overall population, was recruited, with participants chosen regardless of gender or age to ensure impartial analysis. A stratified random sampling method was used to make sure that the sample represented the whole population. The data collection instrument was a structured questionnaire of 14 items, formulated on a five-point Likert scale, requiring respondents to indicate their level of agreement with various claims. The tool was called the "Educational Financing Questionnaire on Development of University" (EFQDU) and had two parts. Section A aimed to assess the effects of educational financing on the advancement of the University of Jos, whereas Section B investigated the degree to which educational financing affected the efficacy of the university's teachers. The institution's officials gave their permission for the questionnaire to be given out. The questionnaires were given to respondents in person to lower the number of people who didn't reply. The researcher collected and examined the filled-out questionnaires. The acquired data were analyzed using basic percentages, and the study hypotheses were evaluated by chi-square statistical analysis of the generated data.

Results

Research Question 1: To what extent does educational financing impact on the development of University of Jos? Table 1 shows the result of teacher's questionnaires on how educational financing impacts the development of University of Jos.

Table 1 shows impact of educational financing on development of university of Jos

S/No	Items	Mean	Std	Decision
1	Educational financing is adequate for construction of class for development	3.15	0.67	Rejected
2	Educational financing are sufficient for finishing all projects in the university	3.52	0.59	Rejected
3	Educational financing are adequately provide for professional development of lecturers	3.08	0.82	Rejected
4	Educational financing is adequate for construction of class for development	3.49	0.62	Rejected
5	Educational financing can adequately provide well equipped facilities for teaching in order to meet with global changes in the emergence knowledge economy	3.11	0.71	Agreed
6	Educational financing are adequate for the effective dissemination of knowledge to promote innovative ideas and development of the mind	2.94	0.91	Rejected
7	Educational financing are sufficient to promote the reputation of the school to meet international standard	2.54	0.34	Rejected

Field work 2024

The result presented in Table 1 shows the mean scores and standard deviations of the items used to address research question one. The analysis revealed mean ratings of 3.15, 3.52, 3.08, 3.49, 3.11, 2.94, and 2.53 respectively, with corresponding standard deviations of 0.67, 0.59, 0.82, 0.62, 0.71, 0.91, and 0.34. Since all the mean values were above the cutoff point of 2.50, the findings imply that educational

financing has a positive impact on the development of the University of Jos.

Research Question 2: To what extent does educational financing influence the effectiveness of teachers of university of Jos? Table 2 shows the result of teacher's questionnaires on how educational financing influence the effectiveness of teachers of university of Jos.

Table 2 shows influence of educational financing on the effective teaching of students in university of Jos.

S/No	Items	Mean	Std	Decision
1	Teachers show positive attitude towards effective teaching as a result of proper financing.	3.08	0.91	Agreed
2	Teachers shows interest in effective teaching of their subjects as a result of financing.	3.33	0.65	Agreed
3	Teachers always attend their class as a result of conducive Teaching environment which is the function of financing.	2.96	1.07	Agreed
4	Teachers are always patient with student even without Financing.	2.89	1.01	Agreed
5	Students improve better when taught by competent teachers	2.99	1.08	Agreed
5	Educational financing enables teachers to attained seminars Workshop which enables the teach effectively.	3.24	1.07	Agreed
7	Inadequate financing of universities have negative impact on the student	3.52	0.59	Agreed

Field work 2024

The result in table 2 above shows mean scores and standard deviation of items constructed to research question 2. From the result presented it is observed that their mean rating of the responses were 3.08, 3.33, 2.96, 2.89, 2.99, 3.24 and 3.52 respectively with the corresponding standard deviation of 0.91, 0.65, 1.07, 1.01, 1.08, 1.07 and 0.59 and from the above analysis, the mean rating were above the cutoff point of 2.50 this implies that the extent of educational financing have an impact on the effectiveness of teachers in university of Jos.

Testing of hypothesis

Hypothesis One: There is no significant relationship between educational financing and development in university of Jos in Jos north LGA of Plateau state.

Table 3 shows the result of test of hypothesis using chi-square statistics

Variables	Fo	Fe	Df	x	P-value	Decision
Strongly Disagreed	18	69.8				
Disagreed	104	69.8	4	32.48	.000	Significant
Agreed	230	69.8				
Strongly Agree	420	69.8				
Undecided						

$$p < 0.05$$

The result of the analysis presented in Table 3 revealed a chi-square value of $\chi^2(4) = 32.48$ with a probability value of $p = 0.000$, which is less than the 0.05 level of significance adopted for the study. This outcome led to the rejection of the null hypothesis, and it was concluded that a significant

relationship exists between educational financing and the development of the University of Jos in Jos North Local Government Area of Plateau State. In addition, the positive chi-square statistic indicates that a significant and positive relationship exists between educational financing and the

effectiveness of teachers, which in turn contributes to overall university development.

Discussion

The result of the analysis for research question one which sought to examine the impact of educational financing on development of university of Jos revealed from the analysis of the respondents, the average mean rejected was 3.15 which is above the criterion mean of 2.50 therefore Educational financing is adequate for construction of class for developments and educational financing are sufficient for finishing all projects in the university 3.52 respondents Rejected it while 3.08 respondents Rejected that Educational financing are adequately provide for professional development of lecturers, while 3.49 respondents Rejected that Educational financing is adequate for construction of class for development, and 2.94 respondents also Rejected that Educational financing are adequate for the effective dissemination of knowledge to promote innovative ideas and development of the mind while 2.54 respondents also rejected that Educational financing are sufficient to promote the reputation of the school to meet international standard and Educational financing can adequately provide well equipped facilities for teaching in order to meet with global changes in the emerging knowledge economy 3.11 respondents agreed, this agreed with the works of Babalola (2014) that school resources which include men, machine, students, materials, conducive class rooms and money must be planned, organized, directed, controlled and coordinated to achieved better outcomes and national development.

Findings From the analysis on research question which sought to examine the extent which educational financing influence the effectiveness of teachers of university of Jos, from the analysis it was revealed the responses of the respondents which shows their average mean rating from 3.08, 3.33, 2.96, 2.89, 2.99, 3.24 and 3.52 respectively, their average mean rating were all above 2.50 criterion, this implies that the respondents agreed that to a great extent that educational financing influence the effectiveness of teachers of university of Jos. This agreed with Ogunsaju (2018) who started that, it is only provision of funds, infrastructure, and staff remuneration and so on that can influence effective teaching all over the world. This implies that the solution to the problem of university education is proper funding for effective teaching, planning, organizing and influential decisions-making processes and communication between human, material and financial resources. The findings are in line with the work of sacky (2015) which reveals that without adequate educational financing, effectiveness of teaching will not remain a desired goal.

The result of the analysis of the research hypothesis one, which sought to know if There is no significant relationship between funding and effectiveness of teachers in university of Jos in Jos north LGA of Plateau state. The finding revealed that $\chi^2(4=32.48, p=0.000)$ which implies that the probability value ($P=$ value) computed as 0.000 is less than 0.05 used as the level of significance. The implication of this is that the researcher rejects the H_0 and concluded that there is significant relationship between funding and development of university of Jos in Jos north LGA of Plateau state. Furthermore, positive value of chi- square statistic signifies that a significant and positive relationship exist between financing and development. This agreed with the view of Jagero and Mierith (2017) who contended that effective teaching rely heavily on adequate financing of universities which will enhance the provision of facilities.

Conclusion

The results of this study clearly showed that funding for education has a favorable effect on the growth of the University of Jos in the Jos North Local Government Area. Nevertheless, education in Nigeria continues to suffer from the loss of facilities, deterioration of equipment and infrastructure, and the prevalence of abandoned projects due to continuous financial issues within the system. Giving less than 2% of the Gross Domestic Product to education is a big danger to the country's goals for growth. Also, there are often big differences between budgeted amounts and actual spending because many budgeted amounts don't come with the money to spend them. It is clear that for education in Nigeria to reach its aims, educational leaders and policymakers must deal with the important issue of getting enough money for it to work.

Recommendations

Based on the findings of the study, the following have been recommended by the researcher.

1. Government needs to set up appropriate policies that will modify the educational sector of the economy to improve its standard as well as making education affordable, accessible and increase budgetary allocation to the education sector from the present less than 15% to meet up the with the UNESCO requirement of 26% allocation to the sector as this will enhance development in Nigeria's university.
2. Incentive that will improve teacher's performance and availability of educational infrastructure is also to be examined so as to enable the country increase its human capital formation that could lead to possible growth and development.

3. Government should make policy to compel tertiary institutions to generate funds through other source for financing education and development of capital projects
4. Education should not be left in the hand of politicians who are not aware of implication for quality of life of coming generations.

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