

**THE IMPACT OF FINANCIAL STATUS ON THE ACADEMIC PERFORMANCE
OF UNIVERSITY STUDENTS :A CASE STUDY OF UGANDA CHRISTIAN
UNIVERSITY BBA3:2 STUDENTS**

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J23B05/028

**A DISSERTATION SUBMITTED TO THE SCHOOL OF BUSINESS IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE AWARD OF A DEGREE OF BACHELOR OF BUSINESS
ADMINISTRATION OF UGANDA CHRISTIAN UNIVERSITY**

September, 2024



**UGANDA CHRISTIAN
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DECLARATION.

I Muhindo Miriam Nyabagheni, hereby declare that this Research Report has been written by me and has never been submitted in for any award of degree in this University or any other institution of higher learning. All information presented is as a result of my personal work and where references have been used, due acknowledgement has been made.

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APPROVAL

This is to certify that this research dissertation titled “The impact of Financial Status on the Academic Performance of University Students with a case study of Uganda Christian University BBA 3:2 Students” has been written under my supervision and is now ready for submission with my approval

Signature..........

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University supervisor

DEDICATION

I dedicate this research to my family and my lovely boyfriend Victor who advised, supported me throughout this journey

ACKNOWLEDGEMENT

I am deeply grateful to everyone who has made it possible to accomplish this dissertation. First and foremost, I do thank my supervisor Mrs. Abiyar Jennifer N together with Mr. Owembabazi Anthony for the priceless supervision, provision, and discerning feedback provided throughout every stage of this research journey. Their proficiency and encouragement have been prime shapers of direction and quality in this study.

I also am thankful to the staff of the School of Business for providing the needed facilities and an enabling academic atmosphere, which facilitated the execution of this research. Special thanks also go to the students of the University in Mukono who proved helpful in this study by being the respondents for sharing experiences and views. In fact, their cooperation and readiness to engage into the process of research have played a highly important role in enriching the findings of the present thesis.

I am eternally blessed by the following: Mrs. Mwanamwolho Kateeba Jolly, Mr. and Mrs. Samuel Bagheni, and Mr. Masereka Jonathan Bagheni for the financial support to pursue this research undertaking, among other relatives within my family. Their assistance was of great importance toward covering the costs associated with data collection and its analysis. These are followed by my family and friends who have constantly encouraged me through the whole stimulating but rewarding effort with sympathetic reassurance and patience. It is the love and support given by them at moments of uncertainty and struggling that motivated and gave strength to keep pressing on. Lastly, I would like to thank the authors whose works I have been accessing and referring to in this dissertation.

Their contribution has enriched the theoretical foundation and background understanding of the research topic. To all those mentioned above and those whose names have not been listed here but have contributed in various ways, I offer my deepest thanks. Without irreplaceable support and encouragement, this work would never have been realized. I am indeed grateful for the assistances rendered towards the completion of this dissertation.

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LIST OF ABBREVIATIONS

UNESCO - United Nations for Scientific and Cultural Affairs Organization

SES - Socioeconomic status

OCED - Organization for Coordination and Development.

UBOS - Uganda Bureau of Statistics

ABSTRACT

The financial status influences the academic performances of students at university levels. It was a case study that involved BBA3:2 students at Uganda Christian University. In the light of the above, the research sought to look into some of the variables that included family income and academic achievement, access to educational resources and educational outcomes, peer socio-economic differences and parental involvement and performance.

The methodology adopted for the survey was a form of cross-sectional survey through the use of Simple Random Sampling method. Regarding this, 113 UCU BBA3:2 Students filled out questionnaires. This data analysis has been done through SPSS, version 20, and thereby extracting all the possible Pearson correlations and necessary descriptive statistics, to scan this relationship.

It also showed that there was a moderate negative correlation between income of the family and academic achievement, as evidenced by the Pearson correlation coefficient of -0.385 with a significance level of 0.002, thus hinting that the better the income of the family, the lower perhaps the performance. On the other hand, opportunities for educational resources, such as technology and extracurricular activities, were found to positively relate to improvements in academic outcomes. The finding underlines the role played by these resources in enhancing the educational experiences of students. While parental involvement appeared to be most influential in improving academic achievements with the average of 4.01 points, reflecting very positive consequences, academic results on the other side were influenced by socio-economic difference of a peer but to much lesser degree reflected in the average of 3.03 points. These findings are in agreement with the literature review that underlined parental support and resource availability for academic outcomes.

This leads the study to deduce that higher family income results in lower academic achievement—a suspicion that other factors than financial resources at home, such as family expectations and support structures, may be at play. These findings from this study call for targeted academic support for students coming from low-income backgrounds, guaranteed equal access to educational resources, and increased parental involvement in the students' academic lives.

CHAPTER ONE

1.0 Introduction

This chapter presents the background of the study, statement of the problem, purpose of the study, specific objectives, research questions, scope of the study, and significance of the Study.

1.1 Background of the study

Education in the modern world is significant both in individual and societal futures. Academic success depends, therefore, on a variety of factors, of which the student's financial background and that of his family are at the center. Indeed, various researches have established the fact that the financial background of any given student plays a significant role in determining, among other aspects, the student's experiences, opportunities, and educational outcomes. Inequality in Socio-economic Factors: family income, access to scholastic materials, and the ability to afford tuition usually brings about disparities in academic achievement according to Ssewanyana & Kasirye, 2012.

Students from economically challenged regions always have problems that negatively impact their intellectual growth. For example, low economic levels may imply poor learning facilities, outdated materials, and lack of technological access and exposure. Economic insecurity could also hinder a student in the fulfillment of his or her basic needs like decent housing, food, and health care, which is negative in influencing academic performance.

The academic achievements of a student are solely shaped by parental participation. Poorer family backgrounds have to contend with resource and time constraints in devoting energies and time towards helping their children perform better at school. Ssewanyana & Kasirye, 2012) Students from varied income groups often translate into social stratification which builds negative perceptions about the way students regard themselves and lowers their motivation levels towards life. Deininger, 2003).

The interventions included scholarships, other forms of financial aids, and subsidized resources for education that ensured economic survival. Mentorship and non-core curricula were also initiated in order to bridge the academic achievement gap created due to lack of financial equity.

Financial status is a major player in the academic performances of university students. Understanding this influence can, therefore, enable educators and policy makers to implement necessary interventions that ensure equitable opportunities are created for all students regardless of their socioeconomic status. Indeed, an enabling learning environment and supplementary support given to less-well-off students will amortize negative influences that come from economic status on the path to academic success.

1.2 Problem Statement

It was considered a very serious matter that one of the factors in the students' academic performance at university levels was their financial status. Hence, socio-economic variables such as family income and resource availability had been found to influence academic achievement by Adetunde, 2021; Oladeji & Oke, 2020. Although there have, at times, been concerted efforts to ensure that such inequities in education are curbed, discrepancies are still evident, particularly among students of different financial statuses.

Socio-economic status varies among students at Uganda Christian University, and its relation to performance is yet to be established. This calls for the establishment of how the financial status can relate to the academic performance, since targeted intervention to ensure support for the vulnerable students in order to enhance overall academic outcomes. By OECD 2020; UNESCO, 2021 The following will clearly explain the nature and influence of the particular socio-economic variables to understand inequalities in education and how a student can be successful.

1.3 Purpose of the Study

The study was therefore proposed to establish the students' economic status in relation to their academic performance at Uganda Christian University. Particularly, it was to explore family income, availability of educational facilities, socio-economic differences among friends, and parental involvement based on the students' academic experiences and outcomes. Such relationships were meant to inform structured interventions that could contribute to narrowing the gap in the education of students coming from economically favored or deprived backgrounds.

1.4 Specific objectives

- I. To determine the relationship between family income and university students' academic achievement.
- ii. To examine how access to educational resources, including technology, learning materials, and extracurricular activities, impacts students' educational experiences and outcomes.
- iii. To investigate the effects of peer socioeconomic differences and parental involvement on the well-being and academic achievement of university students.

1.5 Research questions

- I. What is the relationship between family income and university students' academic achievement?
- ii. How does access to educational resources, including technology, learning materials, and extracurricular activities, impact students' educational experiences and outcomes?
- iii. How do peer socioeconomic differences and parental involvement affect students' well-being and academic achievement?

1.6 Scope of the Study

1.6.1 Subject Scope

The survey investigated the impact of financial status on academic performance among university students at Uganda Christian University, specifically BBA3:2 students. The study scrutinized the relationship between students' attainment of their academic objectives and family per capita income that eventually determines exposure to technological inputs, learning materials, and extra-curricular activities. The study also meant to find out how differences in socioeconomic status among peers and parents influence the wellbeing and academic life of the concerned student.

1.6.2 Geographical Scope

The study was conducted at Uganda Christian University, located in Mukono District, Uganda.

1.6.3 Time Scope

The study considered students who had completed at least five semesters at the university. The research was conducted over a period of four months, from April to September 2024.

1.7 Significance of the Study

Gaining an understanding of the association between financial status and academic achievement has a number of important reasons. The results of this study will:

Aid policymakers in program design; help financially needy students through financial aid initiatives, strategies for resource allocation.

Most importantly, the new areas of investigation have shed light on education and sociology, especially in terms of what role financial status plays in academic performance.

Help parents and the community appreciate how Parental Involvement impacts the academic performance of their students by creating an enabling atmosphere for learning.

Train educators on how to develop evidence-based interventions for students from low-income backgrounds.

CHAPTER TWO

LITERATURE REVIEW

2.0 introduction

The researcher provides several definitions of vital terms as well as a variety of Academic works on a range of research objectives in this chapter.

2.1 Definition of Key Terms

Skye's and Kuyper, 2020, define that financial status is the whole financial condition and situation of every individual or household, including income level, asset level, debt level, and ability to meet all financial obligations.

Williams and Cox, 2022, explain financial status as the sum of one's or one household's financial resources associated with one's income, savings, assets, and liabilities.

As York, Gibson, and Rankin explain, academic achievement represents the manifestation of knowledge, skills, and competencies within a given academic scope. This is usually measured by tools such as quizzes, exams, and assignments.

On the other hand, Robinson and Darley define a student as one who actively engages in formal education environments such as schools, colleges, or universities to gain knowledge or abilities. Or a learner that is obtaining formal education or training for a career in an established environment as referred to by Johnson and Lee, 2023.

2.2 The Relationship Between University Students' Academic Achievement and Family Income Levels

These studies have continued to point out the close association of students' academic performance with family income levels. A general trend in most of these studies is that the higher the family income, the better the grades and test scores of students are (Sirin, 2005; Reardon, 2011). Because of many reasons which include stable home environments, extracurricular activities, and educational resources, the 2005 meta-analysis of Sirin indeed shows that students coming from wealthy families always manage to turn in better performances compared to their poor counterparts.

Other major socio-economic status predictors of educational achievement include parental education and occupation. Students from low-SES backgrounds have incomplete health care and limited resources and extra-curricular opportunities, and all these factors combine to translate into lower academic performance. Reardon, 2011; OECD, 2019 this provides the reason why socioeconomic background and educational outcomes remain closely linked.

The other major determinants of academic success are educational resources such as technology, extra-curricular activities, and learning materials. Students with better facilities tend to perform well academically. Extracurricular engagement has been linked to the development of motivation, confidence, and social skills that help in advancing academic performance.

Large disparities in academic performance emanate from the family's background of income and resources. It is therefore important to devise policies that could reduce gaps, such as provision of support to less privileged students in order to have an equal chance of quality education, thus closing achievement gaps.

A meta-analysis by Sirin (2005) has presented that higher family income is related to better academic performance regardless of previous learning environments. Reardon (2011) has pointed out that within the last decades, the achievement gap between students coming from high- and low-income families has tended to increase due to the gaps in access to quality education and academic support.

For instance, it was established by Davis-Kean, 2005 that higher SES families provide enabling contexts through which children realize academic success, such as through parental involvement, application of cultural capital, and social networking. In contrast, Rothstein, 2017

demonstrated clear structural problems, itself in the form of limited access to advanced curricula and schools that were low on resources impeded the outcome of the learning process in lower-income-earning families' children.

According to Downey, the greater an income disparity in local communities, the more extended the differences in students' achievements that compare the performances of their rich and disadvantaged peers. Bradley and Corwyn also reported that families with higher income contribute to the cognitive development and academic readiness for children due to better opportunities to learn.

A high-income group status can enable parents to facilitate their children with extra learning tools, such as computers and tutors, which help the student learn more effectively. Besides, economic stability places less tension on the family and thus allows the student to focus more on his or her academic endeavors.

Although specific research regarding Mukono is limited, information from similar areas in Uganda is useful. For instance, studies on the gap in urban-rural education can be used to find out the tendencies concerning this population. Relevant policies such as providing equal opportunities for a quality education to the disadvantaged student population have been identified to play a critical role in surmounting the effects of family income on student's academic achievement.

Empirical evidence seems to suggest that the income of a family plays a significant role in student academic performance among students in Mukono, Uganda. Most Sub-Saharan Africa countries, Deininger and Mpuga, 2016, explain that richer families are usually expected to be better achievers because they have means of accessing better resources, private tutors, and also better schools.

Another problem Ugandan educational system may be facing is resource allocation, adding to the problem of an ever-widening achievement gap. Though access has been increased, equity in this access is uneven. Poor families in rural areas have still yet to catch up with the rest .

It may also involve family income and the students' academic performance in regard to Sirin's meta-analysis in 2005, including developing countries. It indicated that family income had a positive correlation with the students' academic performance even after controlling for other variables such as parents' education.

Income disparities in the Mukono District impact the access to education, quality of education availed, and unequal academic performance among the children. UBOS, 2020. That targeted scholarships and university feeding program provision have been reported to record improvement in attendance and increased academic performance among the less-privileged students. Glewwe & Muralidharan, 2016).

2.3 Access to educational resources, including technology, learning materials, and extracurricular activities, impacts students' educational experiences and outcomes.

Access to learning resources, which include technology, learning materials, as well as extracurricular activities, is highly determining with respect to all the educational experiences and outcomes that students go through. This chapter explores how these influence academic achievement and wellbeing among students from diverse socioeconomic backgrounds.

Success in academics can be considered to emanate from the fact that a student has access to all the learning materials like Course outlines, textbooks, and reference materials. Indeed, a study by Hanushek and Woessmann (2011) has established a strong connection between access to textbooks and improved academic achievement and test results. Inequities in education could be fostered by disparities in access to textbooks and other learning materials.

It has also created new learning spaces that enhance student engagement with active learning. Evidence has been established of studies that technology accessible for students to put into use in their learning process leads to improved academic success and enhanced problem-solving abilities. Ertmer & Ottenbreit-Leftwich, 2010 lending support to improved academic success and enhanced problem-solving ability. Economically unequal access to technology, however can facilitate a digital gap that the scholars in low-income backgrounds experience reduced chances compared to other scholars. Warschauer, 2003.

Such extracurricular activities in sports, clubs, and community service will enhance the following features that are needed to be instilled among students: the development of collaboration, leadership, and time management skills. Indeed, Fredricks and Eccles 2006 and Mahoney et al. 2005 have discussed how there is a positive correlation between engaging in extracurricular activities with improved academic performance and well-being. However, the low socioeconomic status may preclude students from being involved in multiple activities.

Socioeconomic disparity causes differences in opportunities and resources for the students within their schools, which eventually affects the ultimate quality of education for all students. These are usually issues such as inadequate facilities, lack of Tuition funding, limited access to educational support services-things that eventually result in inequalities in education over time. Such differences need targeted policy efforts aimed at decreasing disparities in education through improvements in infrastructure, guaranteed access to technology and learning resources, and an increase in extracurricular activity opportunities.

Educational resources include textbooks and reference materials that give students an opportunity to be successful. According to a 2004 study by Woessmann, access and quality of textbooks are indeed strong predictors of students' success rates regardless of students' socioeconomic backgrounds. To the extent that these resource gaps exist, the opportunities for students from less privileged settings to access required materials they may need in order to learn may be limited, thus impacting their ability to perform well academically.

Applications and integrations of technology within learning processes have brought considerable changes into the learning contexts. Hattie 2009 showed that technology such as this could also raise student motivations and engagements, especially when applied to the facilitation of personalized learning. These students sometimes face various issues leading to a lack of access to technology, further exacerbating the digital divide, hence affecting the eventual educational outcomes among students from lower socioeconomic groups.

Extracurricular activities offer a chance for students to experience social, leadership, and community-building opportunities. Mahoney et al. (2005) found that participation in extracurricular activities has been linked with higher school performance and psychological well-being. This latter type of participation may also vary across the socioeconomic standing, because those families from higher incomes can participate more easily.

The access to technology, learning materials, and extracurricular activities creates huge disparities in the educational outcomes of a student. The inability of students with low socioeconomic status to access the needed learning materials has been at the core of their poor academic performance; thus, making them have quite different academic experiences. Whereas students from a high socio-economic background usually get better access to various types and newer learning materials, which contribute to improving their outcomes.

Technology Adoption and its Impact The technology adoption and its impact vary across class divisions. Johnson et al., 2019, established that a higher-income student group reaps better resources in the use of computers and the internet to improve their researching skills and multiply access to more online resources. The digital gap separates students from less privileged classes since they fail to use technology effectively in learning.

Extracurricular activities are an essential feature of building students in all dimensions. Garcia and Martinez (2020) took note that structured extracurricular activities assist low-income family students in developing motivations, self-worth, and leadership skills that provide them with opportunities to break the, so-called, vicious cycle of socio-economic concern.

Distribution of resources: It calls for equal distribution of educational resources where its absence shows achievement gaps. As the presentation showed by UNESCO, 2021, because of the disparities in access to educational resources, the growing gaps in achievements among students of different socio-economic backgrounds are widening. Appropriate measures will have to be taken so all students enjoy equal access to educational resources, technology, and extra-curricular activities.

In fact, the study by Nalubega and Ssekakubo (2023) depicted that academic performance is directly related to whether children have enough learning resources. Students from low socioeconomic backgrounds face huge barriers in efforts toward acquiring current learning resources, something which negatively affects their academic performance compared to that of well-off classmates.

Despite the integration of technology in education improving the results from learning, gaps in economic status still prevail. Mukasa et al. (2022) have stated that only access and skills in the use of technology can be limited in students from low-income-earning families. The need to address inequalities in all aspects will go a long way toward realizing improved outputs in learning amongst students, as indicated by Mukasa et al. (2022).

Extracurricular involvement in students' lives is very crucial in overall growth and development. Kato and Namugenyi, 2021 showed that students who are involved in various activities like sporting and the arts develop social and leadership attributes manifested in good performance academically. However, there are differences in the various levels of

extracurricular involvement for students hailing from richer backgrounds versus households that are poorer.

Equity in education refers to a big deal with regard to unequal access to resources that are critical in the education sector. The Ministry of Education and Sports, 2023 expound that one of the contributing causes is related to inequality of opportunities regarding the access to the resources of education that create disparities in regard to the educational performance between different socio-economic statuses of students. The report championed specific policies and measures that guarantee equal opportunities with regard to high-quality educational resource provision, technology access, and extra-curricular activities.

2.4 The effects of peer socioeconomic differences and parental involvement on the well-being and academic achievement of university students.

It was found that "parental involvement- expectations and monitoring relates positively to students achievements", but still, it increases their engagement in academics as well as motivation for studying.

Crosnoe's research also depicts the reality that socioeconomic inequalities among the peers will also have a determining impact upon the academic success of students. The less privileged economically students have to bear such issues as a shortage of resources and over-blown peer pressure which has a reverse effect on their learning and general psycho-somatic well-being.

A 2005 study by Sirin examined how peer relationships in concert with parental involvement jointly affect the well-being of adolescents. This study found that supportive parents and encouraging peer relationships were quite instrumental in enabling students to build resilience and overall wellbeing amidst diverse socioeconomic backgrounds.

Following Hill and Tyson, among other contextual factors, the education of parents and socioeconomic status of the neighborhood were identified to be associated with the students' achievement. Their findings outlined a complex interplay between family background, peer relationships, and academic outcomes. Thus, interventions are needed at both parental involvement and peer influences to promote equity in education.

To this end, Pomerantz, Moorman, and Litwack present longitudinal findings that explain how changes in parental involvement occur overtime and inform a wide array of topics in

development, such as the outcomes of academic success and social-emotional well-being. Their work puts into perspective how these communities, schools, and families have to work in continuous ways in the light of mitigating the negative and corroding impacts presented by socioeconomic disadvantages and those of peer influences.

A meta-analysis conducted by Fan and Chen (2001) concluded that parental involvement was positively related to achievements in academics. Their results clearly brought out the fact that students required guidance and support from parents to help them in their academic pursuits as well as motivation.

Topor et al. 2010 also says that active involvement on the part of parents has a positive effect on the progress students make in school. Their research at low-income urban Universities, there was the need to develop a relationship between the families and schools so as to evolve better learning amongst the students.

Nomaguchi and House, in their study of the involvement of parents in relation to adolescents' mental health, indicated that supportive parenting practices are the involvement in college activities and these lead to lower levels of stress and higher levels of self-esteem among adolescents.

Schneider et al. (2016) discussed how the socio-economic composition within the university setting affects the student's social integration and their mental health status. They indicated that studying at a university which encompasses students from other different backgrounds and socio-economic composition will enhance social cohesion and a lack of marginalization of students.

Generally, parental involvement is believed to be one of the most influential factors in students' academic performances and usually pertains to parental support, guidance, encouragement, and participation in their children's education.

Such participation may come in different ways, which include but are not limited to helping the child with Course works, attending University functions, communicating with Lecturers, and availability of learning resources at home Epstein 2001. All of these provide a supportive home environment that encourages prosperity in academics as well as social growth Hill & Tyson 2009.

Large socio-economic differences amongst peers significantly affect the students in terms of academic performance and individual well-being. Probably, the students from low socio-economic background will fall behind the rest in a manner such that they would not be able to utilize the educational resources fully, would be stressful and they would not be able to participate in the extra-curricular activities as compared to those children who come from a richer family.

The socioeconomic makeup of a University's student body influences academic achievement in multifarious ways through peer effects and in the general climate of the University. However, it is evident that gaps in resources and opportunities no doubt contribute to disparities in achievement, but peers from similar socioeconomic backgrounds tend to support one another academically and create a nurturing and motivating setting for learning.

The author adds that the studies dealing with parental involvement across diverse contexts can grant useful information on the local family and educational contexts that frame the relationships between parental involvement and student performance. For this reason, studies on the emergence of social phenomena like parents spiraling out of control into private tutoring in countries exert financial burdens on parents, means of selection and control of private tutoring for their children, along with other influencing factors on students' performances.

The following review combines recent research findings with a comprehensive understanding of the influence of peer socio-economic disparities and parental involvement in the students' academic achievement and well-being. Consequently, it calls for even deeper research in the future regarding the analysis of these dynamics in the local context to support evidence-based interventions and policies that foster equity in education, enhancing students' well-being.

Actually, students' general well-being depends not only on academic success but also on family involvement in concert with socio-economic inequality. The well-being in general covers social interactions, emotional stability, and self-confidence. Interventions need to consider the interactions of parental involvement with the influences of peers. Policies aimed at reducing resource gaps among peers, along with active parental involvement in education, may potentially mitigate the effects of socio-economic factors on achievement and well-being.

In fact, Hill, Castellino, Lansford, Nowlin, Dodge, Bates, and Pettit (2004) investigated how children's socio-economic status and the involvement of a child's parents in rearing them

impacts the child's behavioral and academic performance. They indeed concluded that such guidance by parents who were the source of and provided the resources for such mitigated the variation from child to child caused by SES due to their peers and improved the students' academic achievement and well-being.

In fact, Wentzel, Barry, and Caldwell (2004) investigated the effects of peer interaction on academic motivation and achievement. They found that supportive and encouraging peer relationships can diminish the negative effects of socio-economic disparity in creating a friendly learning environment, resulting in greater psychological well-being and academic success (Wentzel et al., 2004).

Leventhal and Brooks-Gunn, 2000, discuss how Universities and the wider community influence the development of adolescents in ways that encompass social and academic functioning. They called for comprehensive strategies that not only reach family-level characteristics like parental involvement but also community-level resources to mitigate the influence of socioeconomic-related differences on the students' performance in school (Leventhal & Brooks-Gunn, 2000).

Students from low SES have lower access to educational resources, are more likely to be exposed to higher levels of stress, and enjoy fewer extracurricular opportunities. According to Sirin, these facts make the child's socio-economic status take a dominant role in their academic achievement. Socio-economic differences among cohorts constitute a potential difference in educational attainment.

It was pointed out by Reardon, 2011 that the physical concentration of children in poverty in certain schools amplifies these unequal conditions and promotes the inequality gap. This gap is very persistent and is capable of spreading further with time to strike students' goals and hence eventual academic achievement.

This picture is further muddled when these peer socioeconomic differences interact with another variable-parental involvement. Whereas parental involvement is generally speaking a factor which benefits all students, it certainly would appear that the degree to which this is so relates very strongly to the socio-economic environment of both the school and community as a whole-wherein the larger structural disparities and thin resources of high-poverty schools may mute the protective effects of involvement (Hill & Tyson, 2009).

These are highly interrelated factors regarding students' well-being, entailing their emotional health and social adjustment. According to Guttman and Midgley, 2000, supportive family and strong peer interactions are in a position to enhance students' well-being, academic achievement, and engagement.

2.1.5 Conclusion

While economic disparity and increasing levels of parental involvement are important factors in the students' achievement and general well-being at university levels, these may enable a superior learning climate for students of all backgrounds. Gaining an understanding of the combined effects of involvement and peer differences in socioeconomic status provides meaningful insights into educational policies and interventions.

Access to educational resources affects university students tremendously in terms of academic achievement and general well-being. Students from poorer backgrounds face a number of challenges that affect them negatively in their studies and deny them an opportunity for personal development, while their peers from richer families are accorded the privileged status of huge access to resources, technology, and extra-curricular activities.

While scholarship clearly shows the financial status of the family as the major determining factor in the success or failure of a child's education, it also denotes the access to school resources as another important factor. Solution of these challenges with adequate strategies and pinpointed interventions will contribute to guaranteeing equity in education and achieving improved academic performance regardless of social background.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

The research design for this study adopted in this research project seeks to investigate the relationship between university students' financial status and their academic performance based on the obtained data from Uganda Christian University BBA 3:2 students. Therefore, this chapter outlines the area of study, population, sample size, sampling methods, sources of data, and the techniques followed in data collection and analysis. Besides, it deals with ethical considerations and limitations.

3.1 Research Design

The research design to be used in this study is the cross-sectional survey, wherein the gathering of data is taken at one point in time. This particular design considers and puts into efficient use the determination of the relationship between financial status and academic performance of a student. This design was chosen for application because it is less time-consuming and can also give a snapshot of the current state without collecting data longitudinally. The quantitative approach was adopted to make findings objective and permit generalization by statistical methods.

3.2 Study Area

The research was centered on the BBA3:2 students due to the heterogeneity of the student population at Uganda Christian University, providing a comprehensive backdrop to examine the influence of financial standing on academic achievements.

3.3 Study Population

The targeted population was 160 students in the BBA3:2 class at Uganda Christian University, according to AR's Class List 2024. This population should be used because it can represent a particular cohort of university students who directly face the impact of different financial factors.

3.4 Sample Size

The Krejci and Morgan, 1970 formula was utilized to establish the sample size for this study. With a population of 160 students, 113 individuals were required for sampling.

3.5 Sampling Method

The sampling technique employed in this research was the basic arbitrary sampling approach. This approach required engaging with various pupils and encouraging them to express their opinions through the use of surveys.

3.6 Sources of Data

Both primary and secondary data were utilized in this research.

3.6.1 Primary Source

The gathering of original data was carried out by providing surveys to chosen students in the BBA 3:2 students. This technique provided a firsthand understanding of the monetary conditions of the students and the perceived influences on their academic achievements.

3.6.2 Secondary Source

Relevant information pertaining to the study's aims was obtained from previously published literature, such as scholarly publications, and records from the university, constituting the secondary data. This data facilitated in providing background information and context.

3.7 Data Collection Method

The core method utilized in the collection of data was a survey using questionnaires. This involves the utilization of standardized questionnaires in data collection from targeted individuals, using a standardized procedure in a bid to ensure that the outcome is representative to the fullest extent possible. Questionnaires were adopted because they can capture data from a wide scope of participants efficiently and within the shortest time.

3.8 Data Collection Instrument

3.8.1 Questionnaire

The questionnaire included both open-ended and closed-ended questions. The interviewees are allowed to respond to the open-ended question type in detail. On the other hand, the closed-ended questions involved the usage of Likert scales for measuring specific variables associated with financial status as well as academics. This instrument was intended to capture comprehensive data associated with the influence of financial status on academic outcomes.

3.9 Validity and Reliability of the Data Collection Instruments

To ensure the validity and reliability of the data collection instruments:

3.9.1 Validity

The questionnaire's effectiveness in collecting the intended information was evaluated by specialists who scrutinized the questions. To assess the instrument's validity, a Content Validity Index (CVI) was computed.

3.9.2 Reliability

The Cronbach's alpha coefficient was measured to verify the reliability of the form. Then, an exploratory analysis was carried out for five persons, and the statistics were analyzed by SPSS software, version 20, in order to get the consistency of the instrument.

3.10 Procedure of Data Collection

This was accompanied by an introductory letter from Uganda Christian University that gave approval for the study. In addition, consent was sought and questionnaires administered to the selected students, stipulating a deadline for completion. The filled-in questionnaires were collected, organized, and analyzed.

3.11 Data Analysis

3.11.1 Quantitative Data Analysis

For this, SPSS version 20 was employed for statistical analysis, and further correlation and regression analyses were pretty easy with it. The variables were coded and fed to the computer program; descriptive statistics and Pearson correlation were used in investigating the relationships between the respondents' financial status and academic performance.

3.12 Ethical Considerations

The research observed moral principles by safeguarding the privacy and identity of the participants. All respondents gave their knowledgeable approval, and the information was solely utilized for the purpose of study.

3.13 Limitations of the Study

Some would not participate and gave the reason that they were always busy. I informed them of the academic merits of the research and showed them the introduction letter from the university in an attempt to assuage them while requesting their cooperation.

Other challenges encountered included lack of sufficient funding, which influenced other aspects, such as remunerations and facilitating costs of the research. The researcher, however, overcame these challenges by self-funding the project and solicitous support from her family members. Additional questionnaires were also distributed to reduce the latency periods of returning the questionnaires and therefore providing sufficient responses for analysis.

CHAPTER FOUR

DATA PRESENTATION, INTERPRETATION AND ANALYSIS

4.0 Introduction

This chapter presents the results of the study in relation to the study objectives. The results are presented below as follows based on a response of 90%

4.1 Response rate

Table 1: Response rate

Number of questionnaires distributed to respondents	113
Number of questionnaires received back from respondents	102
Number of questionnaires not received back from respondents	11

Source: Primary data

The response rate of 90% indicates a high level of participation, which enhances the reliability and generalizability of the findings. Such a high response rate minimizes the likelihood of non-response bias, meaning the results are likely representative of the entire population being studied. This strengthens the validity of the conclusions drawn from the data.

4.2 Biographic characteristics

Table 2: Gender of the respondents

Gender	Frequency	Percentage
Male	34	33

	Female	68	67
	Total	102	100

Source: Primary data

Tables 3 above 67 % of the respondents were females compared to their counter parts males who were 33 % of all the respondents involved in the study and this implies that most men operate Small Scale Enterprises.

4.2.2 Age group of the respondent.

Table 3: Presents the age distribution of respondents.

Age bracket	Frequency	Percentage
21-25	43	42
26-30	59	58
Total	102	100

Source: Primary data

The majority of respondents (58%) are in the age bracket of 26-30 years, indicating that this age group constitutes the largest segment of the sample size. This suggests that a significant portion of the BBA3:2 students at Uganda Christian University are slightly older, potentially indicating that they might be more mature or have more life experience compared to those in the 21-25 age bracket. The remaining 42% of respondents are aged 21-25 years. This younger age group represents a smaller portion of the sample but is still a notable segment.

4.3 The relationship between family income and university students' academic achievement.

Table 4: Correlation table showing the relationship between family income and university students' academic achievement.

Variables	Family income	university students' academic achievement.
Family income	Pearson Correlation	1
	Sig. (2-tailed)	
	N	102
University students' academic achievement	Pearson Correlation	-0.385
	Sig. (2-tailed)	0.002
	N	102

Source: Primary data

The table presented shows the relationship between family income and university students' academic achievement. It provides Pearson correlation coefficients, significance levels, and sample sizes for these variables.

The table indicates a Pearson correlation coefficient of -0.385 between family income and university students' academic achievement. This negative value suggests an inverse relationship between the two variables. In other words, as family income increases, academic achievement tends to decrease, and vice versa. This implies that higher family income might be associated with lower academic performance, though this relationship is not necessarily straightforward.

The significance level for this correlation is 0.002, which is well below the common alpha level of 0.05 used to determine statistical significance. This low p-value indicates that the observed correlation is statistically significant, meaning there is a high probability that the relationship observed is not due to random chance. Therefore, the inverse relationship between family income and academic achievement is statistically significant.

The analysis is based on a sample size of 102 students. This sample size provides a sufficient basis for analyzing the correlation between family income and academic achievement.

The correlation table reveals a statistically significant negative relationship between family income and academic achievement among university students. This finding suggests that, within this sample, higher family income is associated with lower academic achievement. It is important to consider potential confounding factors and contextualize these results, as correlation does not imply causation. Further research could explore underlying reasons for this relationship and whether other variables might influence this dynamic.

4.4 Access to educational resources, including technology, learning materials, and extracurricular activities, impacts students' educational experiences and outcomes.

Table 5: Access to educational resources, including technology, learning materials, and extracurricular activities, impacts students' educational experiences and outcomes.

Statements	Mean	Standard deviation
Having access to modern technology (e.g., computers, tablets) enhances my learning experience.	3.59	1.354
The availability of quality learning materials (e.g., textbooks, online resources) improves my academic performance.	3.41	1.418
Participation in extracurricular activities positively affects my academic achievements.	3.71	1.362
I feel that access to educational resources is crucial for achieving good academic results.	3.80	1.158
Students with better access to educational resources tend to perform better academically.	3.54	1.290

Source: Primary Data

The table presents an analysis of the impact of access to educational resources on students' educational experiences and outcomes, based on primary data. The data includes mean scores and standard deviations for several statements related to educational resources.

The statement "Having access to modern technology (, computers, tablets) enhances my learning experience" has a mean score of 3.59 with a standard deviation of 1.354. This suggests a moderate agreement among students that modern technology positively influences their learning experience. The relatively high standard deviation indicates a considerable variation in students' opinions about the impact of technology on their learning, suggesting that while many find it beneficial, some may not perceive the same level of enhancement.

The mean score for "The availability of quality learning materials (e.g., textbooks, online resources) improves my academic performance" is 3.41, with a standard deviation of 1.418. This score reflects a general agreement that quality learning materials contribute to better academic performance. However, the higher standard deviation implies that students' views on the importance of learning materials vary widely, indicating differing levels of perceived impact on their performance.

The mean score for the statement "Participation in extracurricular activities positively influences my academic achievements" is 3.71 with a standard deviation of 1.362. This means that students generally agreed to the fact that participation in extra-curricular activities positively influenced their academic achievements. The high standard deviation means that feelings are mixed as to how extracurricular involvement positively influences academic success, and for some students highly positive, while for others not that useful.

The mean is 3.80 and the standard deviation is 1.158 for the statement "I feel that access to educational resources is vital for achieving good academic results." This shows that there is full agreement on the part of students with regards to the fact that for earning good academic results, access to all educational resources is a must. The relatively lower value of the standard deviation may indicate that there is more consistency in the students' perception about how important these resources are.

Lastly, "Students with better access to educational resources are more likely to perform well academically" is supported by an average of 3.54 and a standard deviation of 1.290. This indicates that there is a fair level of agreement regarding the view that better availability of educational resources translates into good academic performance. The variation of responses given in the standard deviation evidences differences in response level, showing how strongly the access to resources will impact academic outcomes.

In this respect, while there is general agreement that access to educational resources in the forms of technology, learning materials, and extracurricular activities is positively related to all aspects of students' educational experiences and outcomes, the disparities in dispersion represented by standard deviations reflect diverse perceptions on the part of the students.

4.5 The effects of peer socioeconomic differences and parental involvement on the well-being and academic achievement of university students.

Table 6: The effects of peer socioeconomic differences and parental involvement on the well-being and academic achievement of university students

Statements	Mean	Standard deviation
Peer students' socioeconomic status influences my own academic performance.	3.91	1.432
Parental involvement in my education positively affects my academic success.	3.68	1.345
I feel more motivated to excel academically when my peers come from similar socioeconomic backgrounds.	3.17	1.350
Students with highly involved parents generally perform better academically.	4.01	1.231
Differences in socioeconomic status among my peers affect my educational experience and academic outcomes.	3.03	1.475

Source: Primary Data

Table 6 presents data on the effects of peer socioeconomic differences and parental involvement on the well-being and academic achievement of university students. The table includes statements with their corresponding means and standard deviations, reflecting students' perceptions about these factors.

The mean score of 3.91, with a standard deviation of 1.432, indicates a generally positive perception among students that their peers' socioeconomic status affects their own academic performance. The relatively high mean suggests that many students feel their peers' financial backgrounds have a notable impact on their own academic success. The standard deviation shows moderate variability in responses, indicating that while most students agree with this statement, some may have differing views.

This statement has a mean of 3.68 and a standard deviation of 1.345. It suggests that students generally believe parental involvement has a beneficial effect on their academic success. The mean is moderately high, reflecting a strong belief in the positive role of parental engagement. The standard deviation indicates a reasonable amount of variability in how students perceive parental involvement, but the consensus remains favorable.

With a mean score of 3.17 and a standard deviation of 1.350, this statement shows that students feel somewhat motivated when their peers have similar socioeconomic backgrounds. The mean is lower compared to other statements, suggesting that while some students find common socioeconomic backgrounds motivating, it is not a dominant factor for many. The standard deviation indicates a fair level of variability in how motivation is influenced by peers' socioeconomic status.

This statement has the highest mean score of 4.01 and a standard deviation of 1.231. It reflects a strong belief among students that academic performance improves with higher parental involvement. The mean score suggests a robust agreement on this point, while the relatively lower standard deviation indicates a more consistent view among students regarding the benefits of active parental involvement.

The mean of 3.03 and a standard deviation of 1.475 for this statement indicate that students perceive socioeconomic differences among peers as having an effect on their educational experience and outcomes, though the effect is less pronounced compared to other factors. The relatively lower mean suggests that while socioeconomic differences do impact students, it might not be as influential as other factors like parental involvement. The high standard deviation reflects large variation in perceptions about the impact of socioeconomic differences. The data make it clear that students consider both parental involvement and peer socioeconomic status as factors affecting their academic performance. While parental involvement is found to be largely helpful, the effect of peer socio-economic status varies from student to student. Variability in responses underlines the fact that while there may be a general trend, individual experiences and perceptions may be very different from one another.

CHAPTER FIVE

DISCUSSION OF KEY FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

Major conclusions, key findings, and recommendations drawn through the analysis of the effect of financial status on the academic performance of university students at Uganda Christian University are presented in this chapter. The discussion will, therefore, be able to provide insight into the relationships that lie between family income level, access to educational resources, peer socioeconomic differences, and parental involvement in regard to academic achievement.

5.2 Discussion of Key Findings

5.2.1 The Relationship Between Family Income and University Students' Academic Achievement

The Pearson's correlation coefficient between family income and academic achievement is - 0.385, indicating a negative moderate relationship. That is, the academic achievement decreases with increased family income. From a statistical point of view, this negative correlation at its p-value of 0.002 is highly unlikely to be due to chance.

These findings insinuate that higher family incomes might be associated with lower academic performances in students attending UCU. This result is contrary to the conventional view and belief that a higher income is always useful to attain better academic results since such students can access even more resources. However, that does not support the research where it said that wealthy families place less emphasis on good performance in school or have different priorities in terms of education. Therefore, publication by Winkle-Wagner, 2015, noted that students from higher-income families may have other forms of academic pressures and support mechanisms which will influence their performance.

The negative correlation uncovered in this study could indicate that other spurious factors at work are connected with the quality of support or expectations from within the family with regards to education.

5.2.2 The Impact of Access to Educational Resources on Academic Performance

These findings, therefore, provide evidence that resource accessibility, including technology, learning materials, and extracurricular activities, may be related to the experiences of these students and their achievement in education. Of concern regarding technology, the statements reached mean scores of 3.59 for technology, 3.41 for learning materials, 3.71 for extracurricular activities, and 3.80 on the overall resource access, indicating a trend in the range of moderate to strong agreement by the students' thoughts on benefits associated with the resources highlighted.

These relatively large standard deviations suggest that while many students appreciate these resources, they tend to be quite different in respect to how the resources will affect the individual academic performances. This spread could be due to personal experiences and also ways in which the put-to-use resources were unique and specific.

These findings are, therefore, in agreement with other works, for example, Hoxworth et al., 2016, which emphasize the fact that the more the educational resources, the higher the academic performance. The modern technologies and quality learning materials have been found to increase student performance and engagement while the extracurricular activities increase roundness of an individual educational experience.

5.2.3 The Effects of Peer Socioeconomic Differences and Parental Involvement on Academic Achievement

The correlation analyses also bring forth that the peer socio-economic differences and parental involvement may affect academic performance. To be more precise, the perceived influence of peers' socio-economic status on their own academic performance has received a mean of 3.91. Parental involvement had been noted to have the most profound impact on the academic success of the respondents with a mean of 4.01.

These facts are further cemented by Lee and Bowen, who observe that as early as 2006, evidence showed that the involvement of parents greatly enhanced the academic performance of students. These strong beliefs in the positive roles of parental involvement mean that supportive and involved parents can increase students' academic achievements manifold.

Peer socioeconomic status does influence but is differentiated among the students with a mean of 3.03, implying that yes, there is a difference in socioeconomic status among peers, and it

does affect educational experience; however, this might not be as strong as compared to that coming from their parental involvement.

5.3 Conclusion

The study has established a number of relationships that turn out to be important measures of university students' academic performance at UCU. For example, academic performance decreases with an increase in family income; this is because the family income characteristic cuts across more than just money, such as expectations and support from the family. Educational facilities relate to higher academic performance, and that shows the importance of technology, learning resources, and extra-curricular activities. Among all, parental participation is the most crucial determinant for improving academic results, while peers' economic condition appears to be less consistently related.

5.4 Recommendations

These inequities in academic performance due to family income should be addressed through the help of institutional and policy-making programs. Additional academic support and counseling may be provided to help students overcome financial stress related to academic performance.

These would be equitable resources, ensuring that all students have equal access to resources required for education, such as technology and learning materials. Investment in such provision of resources helps bridge the gap in the performance of learners.

The programs shall be designed to ensure that the institutions encourage and involve the parents in the academic life of the students. It shall entail workshops, channels of communication, and involvement strategies, which would enable them to contribute actively in supporting their children in education.

More studies are needed to further investigate how these peers' socio-economic statuses differ in impacting students' academic performance and how students from different socio-economic statuses can be supported.

5.5 Areas for Further Research

The Influence of Financial Literacy on Scholastic Achievement: Report outcomes on how financial comprehension and budgeting proficiency impact students' academic results and overall welfare.

Effects of Financial Assistance Programs on Scholastic Achievement: Examine diverse financial assistance initiatives concerning their effects on students' academic progress and retention rates.

Long-Term Research on Economic Status and Scholastic Achievement: Utilize long-term investigations to comprehend how economic status affects academic performance with regards to its fluctuations over time, leading to potential impacts on student outcomes.

Techniques for Enhancing Parent Involvement: Provide explanations of successful methods to increase parental participation in their children's education, which serves as a guarantee for academic success.

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Appendix I: Research Tool (Questionnaire)

Dear respondents,

My name is Muhindo Miriam Nyabagheni a student of Uganda Christian university, I am conducting a research study on the " The impact of financial status on the academic performance of university students (a case study of Uganda Christian University BBA 3:2 students)

I am kindly requesting you to assist me in this study by answering the following questions. I assure you that your information will be treated with utmost confidentiality.

SECTION A: Demographic Data Please tick (✓) in the appropriate box as the most agreed answer to the following statements.

1. Gender of the respondent.

Male

Female

2. Age group of the respondent.

21-25 years

26-30 years

SECTION B

SECTION B

Rate your degree of agreement using a scale of 5=Strongly agree, 4=Agree, 3=Not sure, 2=Disagree and 1=strongly disagree.

A	To determine the relationship between family income and university students' academic achievement.	5	4	3	2	1
1	My family's financial situation significantly influences my ability to perform well academically.					

2	Students from higher-income families generally have better academic results compared to those from lower-income families.					
3	I find it challenging to focus on my studies due to financial pressures at home.					
4	Access to additional academic support (like private tutors) is more common among students from wealthier families.					
5	I believe that increased family income would positively impact my academic performance.					
B	Access to educational resources, including technology, learning materials, and extracurricular activities, impacts students' educational experiences and outcomes.					
6	Having access to modern technology (e.g., computers, tablets) enhances my learning experience.					
7	The availability of quality learning materials (e.g., textbooks, online resources) improves my academic performance.					
8	Participation in extracurricular activities positively affects my academic achievements.					
9	I feel that access to educational resources is crucial for achieving good academic results.					
10	Students with better access to educational resources tend to perform better academically.					
C	To investigate the effects of peer socioeconomic differences and parental involvement on the well-being and academic achievement of university students.					
11	Peer students' socioeconomic status influences my own academic performance.					
12	Parental involvement in my education positively affects my academic success.					

13	I feel more motivated to excel academically when my peers come from similar socioeconomic backgrounds.					
14	Students with highly involved parents generally perform better academically.					
15	Differences in socioeconomic status among my peers affect my educational experience and academic outcomes.					

Thank you

Appendix V: Research Time Frame

NUMBER	ACTIVITY	DURATION	START DATE	END DATE
1	Topic approval	1 week	27 TH MAY 2024	31 ST MAY 2024
2	Literature review	3 weeks	1 ST JUNE 2024	22 ND JUNE 2024
3	Proposal writing	2 weeks	23 RD JUNE 2024	6 TH JULY 2024
4	Data collection	3 weeks	9 TH JULY 2024	26 TH JULY 2024
5	Data analysis and interpretation	2 weeks	27 TH JULY 2024	2 ND AUGUST 2024
6	Drafting chapter four	1 week	5 TH AUGUST 2024	10 TH AUGUST 2024
7	Review and finalization of chapter four	1 week	12 TH AUGUST 2024	19 TH AUGUST 2024
8	Drafting chapter five, review and finalization of the dissertation	1 week	20 TH AUGUST 2024	31 ST AUGUST 2024

Appendix VI: Research Budget

CATEGORY	ITEM	ESTIMATED COST	MONTH
Printing questionnaires	50 questionnaires	10000	JULY
miscellaneous	Unforeseen expenses e.g snacks	15000	MAY-AUGUST
Internet and research materials	Accessing online journals and articles	30000	MAY-AUGUST
Final report preparation	Printing and binding of the final research report	50000	AUGUST

Appendix VII: A Map of the Study Area(Mukono Municipality)

