

Influence of Financial Planning and Welfare Provisions on the Psychological Wellbeing of Teachers in Public Secondary Schools in Wukari Education Zone Taraba State

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Abstract

This study investigated the Influence of financial planning and welfare provisions on the psychological wellbeing of teachers in public secondary schools in Wukari Education Zone, Taraba State. The study adopted a Descriptive Survey research design. The population comprised 1,204 public secondary school teachers across six local government areas, from which a sample of 300 respondents was selected using Taro Yamane's formula at a 5% margin of error. A stratified random sampling technique ensured proportional representation from each local government. Data were collected using a structured and expert-validated questionnaire. A pilot study was conducted, and the instrument's reliability was confirmed with a Cronbach's alpha coefficient of 0.83. Linear regression was used to analyze data and test the hypotheses. The findings revealed that financial planning had a significant positive influence on the psychological wellbeing of teachers, as indicated by a Beta value of 0.592. Welfare provisions also significantly predicted psychological wellbeing, with a Beta value of 0.638. While respondents acknowledged the positive roles of financial planning and welfare provisions, they also expressed dissatisfaction with delayed salaries and lack of involvement in welfare-related decisions. The study concludes that effective financial planning and participatory welfare provisions are crucial for enhancing teachers' psychological wellbeing. It recommends the implementation of financial planning programs and inclusive welfare policies to support teachers' mental health and professional effectiveness.

Keywords: Financial Planning, Psychological Wellbeing, Public Secondary Schools, Teachers, Welfare Provisions.

Introduction

The psychological wellbeing of teachers plays a central role in determining the quality and effectiveness of teaching and learning within secondary schools. Teachers who are mentally and emotionally healthy are more likely to be productive, innovative, and committed to delivering quality education (Okon and Danjuma, 2023). In the context of public secondary schools in Nigeria, particularly within the Wukari Education Zone of Taraba State, issues relating to poor

financial planning and inadequate welfare provisions continue to pose significant challenges to teacher wellbeing. These factors have been linked to increased stress, job dissatisfaction, absenteeism, and declining educational outcomes (Abubakar and John, 2023). As such, examining how financial planning and welfare strategies affect teachers' psychological wellbeing is both timely and necessary.

Financial planning in the educational sector entails the strategic allocation, monitoring, and utilization of resources to ensure the smooth operation of schools and the welfare of all stakeholders, especially teachers. Proper financial planning helps school administrators meet recurrent needs such as timely salary payments, health insurance coverage, housing support, training opportunities, and retirement benefits (Ibrahim and Oche, 2022). When these needs are adequately met, teachers are more likely to experience job satisfaction and psychological stability, which in turn enhances their instructional performance and student achievement (Eze and Buba, 2022). However, where such planning is lacking or inefficient, teachers may feel neglected, unmotivated, and psychologically distressed.

Welfare provisions, including non-monetary benefits such as conducive work environments, recognition schemes, and access to professional development, also play a crucial role in enhancing teacher wellbeing. When teachers perceive that their personal and professional welfare is prioritized, they are more likely to remain committed to the profession and actively contribute to school development (Yakubu and Inusa, 2023). Furthermore, improved psychological wellbeing contributes to positive attitudes toward work, better relationships with students, and increased overall school performance (Nwachukwu and Tanko, 2024).

This study, therefore, investigates the influence of financial planning and welfare provisions on the psychological wellbeing of teachers in public secondary schools within Wukari Education Zone, Taraba State. The outcome is expected to offer meaningful recommendations to educational planners, administrators, and policymakers on strategies for improving teacher wellbeing, reducing burnout, and fostering a more productive and sustainable education system in the region.

Statement of the Problem

Teachers play a vital role in achieving educational goals, yet many in Wukari Education Zone of Taraba State face psychological challenges due to inadequate financial planning and poor welfare provisions. Issues such as delayed salaries, insufficient incentives, and unfavourable working

conditions negatively affect their morale and performance. Although policies exist to improve teacher wellbeing, there is limited empirical evidence on how financial planning and welfare strategies influence their psychological health, making further investigation both timely and essential.

Objectives of the Study

- i. To examine the influence of financial planning on the psychological wellbeing of teachers in public secondary schools.
- ii. To assess the effect of welfare provisions on the psychological wellbeing of teachers in public secondary schools.

Hypotheses

H0₁: There is no significant influence of financial planning on the psychological wellbeing of teachers in public secondary schools.

H0₂: There is no significant effect of welfare provisions on the psychological wellbeing of teachers in public secondary schools.

Theoretical Framework

Maslow's Hierarchy of Needs

This study is anchored on Maslow's Hierarchy of Needs theory, propounded by Abraham Maslow in 1943. The theory posits that individuals are motivated by five levels of needs—physiological, safety, love and belonging, esteem, and self-actualization. Its strength lies in its holistic view of human motivation, while its weakness is its rigidity and lack of empirical support. In application to this study, the theory helps explain how unmet financial and welfare needs can hinder teachers' psychological wellbeing, thereby affecting their performance and motivation. It provides a useful framework for understanding the relationship between financial planning, welfare, and teacher wellbeing.

Methodology

The study adopted a Descriptive Survey research design to examine the relationship between financial planning, welfare provisions, and psychological wellbeing of teachers. The population

comprised all public secondary school teachers in Wukari Education Zone of Taraba State, totaling 1,204 teachers across six local government areas. Using Taro Yamane's formula at a 5% margin of error, a sample size of 300 teachers was selected.

A stratified random sampling technique was employed to ensure proportional representation from each local government area. Data were collected using a structured questionnaire validated by experts. A pilot study was conducted, and the reliability of the instrument was confirmed using Cronbach's alpha, which yielded a coefficient of 0.83. The collected data were analyzed using linear regression to test the hypotheses and determine the strength of the relationships among the study variables.

Findings and Discussion

Table 1: Influence of Financial Planning on Teachers' Psychological Wellbeing

| S/N | Items | Sample size | Mean | Standard Deviation | Remark |
|-----|--|-------------|-------------|--------------------|--------------|
| 1 | School funds were released promptly to meet teachers' needs | 300 | 3.50 | 0.75 | Agree |
| 2 | Budget planning included teacher input on welfare priorities | 300 | 3.80 | 0.60 | Agree |
| 3 | Delayed salary payments affected my mental health | 300 | 2.30 | 0.80 | Disagree |
| 4 | Regular financial audits boosted confidence in school management | 300 | 3.70 | 0.65 | Agree |
| 5 | Allocated funds covered my professional development costs | 300 | 3.40 | 0.70 | Agree |
| | Grand Mean | — | 3.34 | — | Agree |

Source: Field Survey, 2025

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

$X < 2.5$ (Disagree)

Table 1 shows that respondents generally agreed that financial planning positively influenced their psychological wellbeing, as indicated by a grand mean of 3.34. Most items scored above 3.40, except Item 3, which had a mean of 2.30, indicating disagreement that delayed salary payments affected their mental health. The relatively high means and low standard deviations suggest

consistency in responses and affirm the importance of effective financial planning in supporting teachers' psychological wellbeing in Wukari Education Zone.

Table 2: Effect of Welfare Provisions on Teachers' Psychological Wellbeing

| S/N | Questionnaire Items | Sample Size | Mean | Standard Deviation | Remark |
|-------------------|---|-------------|-------------|--------------------|--------------|
| 1 | I receive transport allowance regularly | 300 | 3.60 | 0.62 | Agree |
| 2 | The school provides a supportive work environment | 300 | 4.00 | 0.55 | Agree |
| 3 | Health benefits are sufficient to meet medical needs | 300 | 3.80 | 0.60 | Agree |
| 4 | I feel valued due to the welfare support provided by the school | 300 | 3.70 | 0.58 | Agree |
| 5 | My school considers my wellbeing in planning welfare packages | 300 | 2.30 | 0.75 | Disagree |
| Grand Mean | | — | 3.48 | — | Agree |

Source: Field Survey, 2025

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

$X < 2.5$ (Disagree)

Table 2 reveals that teachers generally agreed that welfare provisions positively influenced their psychological wellbeing, with a grand mean of 3.48. Items 1 to 4 recorded high mean scores, indicating satisfaction with transport allowance, health benefits, supportive environment, and feeling valued. However, Item 5 scored 2.30, showing dissatisfaction with schools' consideration of teachers' wellbeing in welfare planning. Overall, responses were consistent, suggesting that while welfare provisions are effective, participatory planning still needs improvement in Wukari Education Zone.

Hypotheses Testing

H₀₁: There is no significant influence of financial planning on the psychological wellbeing of teachers in public secondary schools.

Table 3: The extent to which financial planning predicts the psychological wellbeing of teachers in public secondary schools.

| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
|--------------------|-----------------------------|---------------------------|-------|-------|
| | B | Std. Error | | |
| (Constant) | 1.520 | 0.133 | — | 11.43 |
| Financial Planning | 0.610 | 0.052 | 0.592 | 11.80 |

a. Dependent Variable: Psychological wellbeing

Table 3 reveals that financial planning significantly predicts the psychological wellbeing of teachers in public secondary schools. The unstandardized coefficient ($B = 0.610$) indicates that for every unit increase in financial planning, psychological wellbeing increases by 0.610 units. The standardized Beta coefficient (0.592) suggests a strong positive relationship. The high t-value (11.80) and significance level ($p < 0.05$) confirm the statistical significance of the prediction. Therefore, financial planning is a crucial determinant of teachers' psychological wellbeing.

H0₂: There is no significant effect of welfare provisions on the psychological wellbeing of teachers in public secondary schools.

Table 4: The extent to which welfare provisions predicts the psychological wellbeing of teachers in public secondary schools.

| Model | Unstandardized Coefficients | Standardized Coefficients | T | Sig. |
|--------------------|-----------------------------|---------------------------|-------|-------|
| | B | Std. Error | | |
| (Constant) | 1.340 | 0.127 | — | 10.55 |
| Welfare Provisions | 0.680 | 0.050 | 0.638 | 13.54 |

a. Dependent Variable: Psychological wellbeing

Table 4 shows that welfare provisions strongly predict the psychological wellbeing of teachers in public secondary schools. The unstandardized coefficient ($B = 0.680$) indicates that a unit increase in welfare provisions leads to a 0.680 unit increase in psychological wellbeing. The standardized Beta (0.638) reflects a strong positive relationship. The high t-value (13.54) and significance level ($p < 0.05$) confirm statistical significance. Thus, adequate welfare provisions positively and significantly enhance teachers' psychological wellbeing.

Discussion of Findings

Adewale (2023) found that sound financial planning enhances teachers' emotional stability and job focus, supporting this study's finding on the positive impact of financial planning on psychological wellbeing. Okon (2022) emphasized that delayed salary payments diminish teachers' morale and motivation, which aligns with respondents' disagreement that delayed payments contribute positively to their wellbeing. Eze (2023) reported that financial planning significantly predicts mental health outcomes, confirming its strong predictive influence as revealed in this study. Nwachukwu (2024) showed that inclusive and participatory welfare policies promote teachers' sense of value and belonging, which supports this study's finding that, although welfare provisions are beneficial, lack of involvement in welfare planning limits their full psychological impact.

Conclusion

This study concludes that both financial planning and welfare provisions significantly influence the psychological wellbeing of teachers in public secondary schools. Effective financial management and inclusive welfare policies enhance mental health and motivation. Ensuring timely salaries and participatory planning can further promote teachers' overall wellbeing and professional performance.

Recommendations

- i. School authorities should implement structured financial planning programs to enhance teachers' psychological wellbeing through better income management and stability.
- ii. Government and school administrators should improve and involve teachers in the design of welfare provisions to ensure their wellbeing needs are adequately met.

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