

Original Research Article

Parental Financial Commitment to Undergraduates' Welfare in Southwestern Nigeria

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Abstract: This study examined the impact of parental financial commitment to undergraduates' welfare. The research adopted a descriptive research design. The study took place in a rural-based state university. Participants in the study included three hundred undergraduates who were selected through a purposive random sampling technique from the eight departments in the faculty of education. Interview and a self-designed questionnaire were used for data collection. This was designed to gather information on undergraduates' parental financial commitment to their welfare and how the parental commitment informs their through-put-rate. Data were analysed using frequency counts and percentage, and Chi-square statistics. The results indicated that parents are not committed financially to the welfare of their undergraduate children; parental financial commitment informed the through-put-rate of undergraduates. The study revealed there is a significant relationship between parental financial commitment and through-put-rate of undergraduates. This study has contributed to academic literature on the difficulties undergraduates encounter when their tuition-fees could not be paid at the appropriate time. Based on the results, it is suggested students, guardians and parents take prompt payment of tuition-fees serious, while provision of other welfare needs make live convenient for undergraduates. Social welfare intervention programmes from the institution and the society in general are advised to be arranged and provided for serious students that could not afford paying their tuition-fees.

Keywords: Parental, financial commitment, through-put-rate, welfare.

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INTRODUCTION

Formal system of education is important for the growth of any nation, which many nations of the world are pursuing, more importantly university education that many people are clamoring to achieve. Nigeria is also not left out in her educational policy giving room for individual to pursue tertiary education from private, state and federal universities. Some parents, guardian, and students take the need for prompt payment of tuition fees important, while some take tuition fees payment with levity. In Nigeria today, undergraduates in Federal universities pay a token tuition, some states around #100, 000 while private universities pay between #600 and #1,200, 000.00. Higher Institutions of learning aim to survive with the little amount at their reach, and for some reasons many undergraduates are at the risk of not completing their university degrees.

Welfare services are provided depending on the financial strength of each university (Lambert and Siegel, 2019). Some parents are well committed to

financial support of their children as little parental involvement has a lot to do on adults achievements in life. According to Study Malasia.com (2017), students making it in their higher education has been possible through financial support from their parents, while some parents have money but are not committed to assisting them, some do not have at all but want their children to pursue university education. Fox (2021), alluded education of adult children are being supported financially at the expense of their parents. Parental involvement is seen as participating in school initiated functions or supporting student academic achievement. Undergraduates could enjoy school if the parent is effectively involved in their welfare. The welfare of an undergraduate focuses on financial support to pay tuition fee; accommodation; buying of food stuff, clothing and necessary textbooks or means of accessing the internet for educational information. A student's siblings; parents; and other relatives can help enhance great development in their endeavour. Jerald; Raisha and Vertulfo (2020) established parental financial support to adult education could be referred to as the

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ability of parents to provide the needs of adult children financially.

Apart from academic excellence, parental financial involvement motivate undergraduates to concentrate on their studies when their tuition fees are paid punctually, allows them to stay in school instead of travelling home to plead for their tuition fees; or guide against the risk of travelling, being involved in motor accident and falling into the hands of kidnappers; missing tests and lectures (Helal, Arousy & Najjar, 2018). The self-esteem will be there as it enables undergraduates to settle their accommodation bill, guiding against being harassed by their landlords. Financial assistance from parents will enable undergraduates feed well instead of relying on their colleagues for food. This will reduce the rate of cohabitation among students, as many cohabit when they are financially weak, especially the females who are living with male students with the assurance of feeding them, or female undergraduates involving themselves in immoral practices or prostitution in order to get money for their welfare (Malope & Tawanda, 2013).

Some parents only pay their children tuition, and neglecting other expenses to undergraduates to provide for themselves, while some do not have anybody at all to care for their welfare, therefore resulted to working as apprenticeship, involved in skilled labour, daily paid as labourer and trading with little pay. Aso Staff Writers (2021), discovered some of the undergraduates are joining armed robbery; fraudulent activities, kidnapping, some became nuisance, always begging from their colleagues, while some had to drop out of school.

Gilpatrick, Vasquez, Bernier and Nelson (2020) observed when the needs of students are met, they will not experience stress, this will enable them to have the necessary skills and abilities to cope and adjust to any changes in their environment. Scholarship America, (2019) discovered that due to the inability to pay tuition fee at the appropriate time, some undergraduates could not finish their courses at the expected year, while some may decide to drop out due to drug abuse to feel happy and negative peer influence. Helal; Arousy and Najjar (2018) observed some undergraduates dropped out of the university because some institutions in recent years have increased their tuition fees.

Despite the efforts of some parents, undergraduates and social welfare programmes to see that students graduate at the expected year, some are still not able to graduate with their set. Thus, this research intends to look at the extent to which parents are involved in financial assistance of their undergraduate children, and their through-put-rate at

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Review of Related Literature

Scholarship America (2019) found out that parental involvement has a lot to do in adults' achievements in life, as parents involving in their children's success in life has been as a result of their values and educational aspirations being exhibited through parents' positive parenting style and enthusiasm. Although human needs can never be satisfied, undergraduates aspire for different social needs to appear like their colleagues in the university apart from their academic aspirations, thus they need or demand for more money.

Some students are offering courses against the wish of their parents, in such cases, the financial assistance the parents will offer will be minimal, and some pursue courses to satisfy their parents which they are not interested in. This according to Kern (2014) results to lack of self-motivation, as undergraduates will only learn in order to satisfy their parents. Mohd and Saridan (2020) opined parents influenced their children's financial attitudes and behaviour while adults also influenced the practice and decision-making of their parents. This is due to the fact that when children demand for money, the expenses of parents will have to be altered to satisfy the needs of their children, as each family struggled to satisfy their wards in the university. Johnson (2013) observed parents with formal education provided advice; practical help; and emotional support to undergraduates.

Dilworth (2019) opined researchers have found that attaining a college education is not only a means of escaping poverty, but it is also the major factor in economic well-being for members of the society. Cui and Martins (2020) reiterated that pursuing university education has social returns, through higher education, individuals, communities and their nations would benefit from being members of the public that pursued university education.

Habitat of Humanity (2020), observed when economic recessions occur, people who have a university degree are more likely to get over it quickly than those who did not acquire university degree. Despite the fact that the cost of pursuing higher degree is rising every day, the degree will pay back the cost of obtaining it in many ways after graduation, which has positive implications on individual in terms of civic, finance and health. Johnson (2013), observed parents with formal education provide advice; practical help; and emotional support to undergraduates.

Johnson, (2017) remarked pursuing higher degree is rising every day, the degree will pay back the cost of obtaining it in many ways after graduation. He further reiterated that obtaining university degree has

positive implications on individual in terms of civic, finance and health. Undergraduates whose parents encountered hardship often expressed frustrations in different ways thereby contributing to these children living linked lives with their parents unknowingly. The experience of undergraduates' home is reflected through their historical and social influences.

Fingerman, (2015) emphasizes some parents perceive it is a great achievement for them when their children are successful, and thus invest in their well-being as these undergraduates later on in life provides support to their parents. Parents that are financially buoyant are capable of providing material support for their children. Johnson (2017), observed many undergraduate struggled with earning low grades in their higher institutions of learning, and the likelihood of not graduating at all, indicating academic achievement of students significantly depended upon their socio-economic status.

In order to assist students from poor background financially, Adekunle Ajasin university authority at one time enabled undergraduates to work for a stipend of #10,000 under the SIWES welfare programmes in the university environment. This poverty alleviation programme could only sustain undergraduates to an extent. Just like the United States department of Health and Human Services that introduced poverty reduction programme for the citizens. Kolawole (2021) revealed that although anti-poverty programmes are in place and are, to some extent, effective but these antipoverty programmes are not doing enough to help overcome poverty among the citizenry.

Allison (2021), established low income students are expected to be provided with financial aids as low income is not expected to limit their intelligence or capacity, states are expected to be more proactive with providing aid to low-income students. Also, Fuller (2003) opined policy makers and institutional leaders need to think of financial aid process of assisting undergraduates from poor homes instead of leaving the Undergraduates to work outside in order to pay their tuition fees. Efforts being made with the believe that attaining a university degree significantly increases the likelihood of individuals overcoming poverty. Seltzer (2017), observed that in higher institutions of learning tuition and fees are rising, at the same time financial aid does not come in as required, while undergraduates are finding it difficult to cope as funds from public higher education has dropped from the government, (Mitchell, Leachman & Masterson, 2016).

Lambert and Siegel (2019) opined in each institution of higher learning, social workers there are expected to work with campus and larger community organisations to empower undergraduates, organize themselves as their own advocates, provide crisis

intervention, mental health care; supportive counseling, conduct needs assessments design and implement programmes; and monitor the outcomes of programmes for the welfare of undergraduates.

Statement of the Problem

Undergraduate's failure to finish at the appropriate time not only wastes time, but also studying is sometimes extended over the expected time compared with those who had parental financial assistance. Some undergraduates are academically dismissed from school, while others withdraw from the programme based on the frustration of not being able to pay tuition-fees at the appropriate time. It is expected that undergraduates spend the normal years of four, five or six years depending on their area of specialisation, with the exception of those having problems of passing one or more courses at the required time, but not that the years of stay in the university be prolonged for not being able to pay their tuition fees at the expected time. It is expected that welfare provision be made available to such undergraduates in need of social welfare intervention, and students graduate normally without being delayed by non-payment of tuition-fees either from their parents or guardian. This research was carried out as a result of this problem.

Research Hypothesis

There is no significant relationship between parental financial commitment and through-put-rate of undergraduates.

RESEARCH DESIGN AND METHODOLOGY

To address the above research questions, a mixed method approach was used. The researcher chose the mixed methods of quantitative and qualitative to approach this study because the quantitative data will provide a general picture of the research problems, while qualitative data will explore in depth the views of the participants. The study included all the students and the departments in the faculty of Education during the time of data collection. Three (300) undergraduates from eight departments participated in the study, these are the departments of Adult Education; Arts Education; Educational Management; Early Childhood Education; Guidance and Counseling; Vocational and Technical Education; Human Kinetics; Science Education; Health Education; Social Science Education; using convenient sampling technique. The respondents were selected using purposive sampling technique. Data were collected using interview. The collection of the data continued by using questionnaire, the questions were dichotomous making room for yes/no responses, examining parents financial commitment to undergraduates, and how parental commitment informs the through-put-rate of undergraduates. To ensure reliability of the study, the questionnaire was distributed and collected on the spot. Data was analysed using percentages, frequency counts and Chi-square analysis.

Results of the Findings

Question 1: How financially committed are parents to the welfare of their undergraduate children?

Table-1: The descriptive analysis showing how financially committed parents are to the welfare of their undergraduate children

S/N	ITEM	YES		NO	
		No	%	No	%
1.	My parent is paying the tuition fees regularly	60	20	240	80
2.	A philanthropist is paying my tuition fees	25	8.3	275	91.7
3.	I work to pay my tuition fees	160	53.3	140	46.7
4.	My parent could afford to pay my tuition fees, but decided not to pay.	40	13.3	260	86.7
5.	My parent only pays the tuition fees, but neglected other financial welfare responsibilities.	150	50	150	50
6.	Neither anybody nor I could afford to pay my tuition fees	233	77.7	67	22.3
7.	My parent is interested in paying my tuition fees, but could not afford to pay	280	93.3	20	6.7
8.	My parent only pay my school fees occasionally	120	40	180	60
9.	My parent could pay the tuition fees, but refused to pay because they are not interested in the course I am offering	30	10	270	90

Table 1 revealed that, 93.3% of the respondents agreed their parents are interested in paying their tuition-fees, but could not afford to pay. While 91.7% and 90% of the respondents disagreed that philanthropists are paying, and it is not that their parents could afford to pay but refused to pay, or because parents are not interested in the course they are offering.

On the average, with 59%, it could be concluded that parents are not committed financially to the welfare of undergraduates' children.

Research Question 2: Does parental financial commitment informed the through-put-rate of undergraduates?

Table-2: The descriptive analysis showing how parental financial commitment informed the through-put-rate of undergraduates

S/N	ITEM	YES		NO	
		No	%	No	%
1.	I could not register for courses at the appropriate time, because I did not pay my tuition fees on time	253	84.3	47	15.7
2.	Non- payment of tuition fees disturbed me from attending lectures regularly.	56	18.7	244	81.3
3.	Tests were missed when travelling to plead for payment of tuition fees.	125	41.7	175	58.3
4.	Irregular payment of tuition fees prevented me from accessing results to know if I had failed any course	170	56.7	130	43.3
5.	Non-regular payment of tuition fees is affecting my academic performance.	250	83.3	50	17.7
6.	Non-regular payment of tuition fees is affecting my completion of courses at the appropriate session.	281	93.7	19	6.3
7.	Not paying tuition fees regularly does not affect my year of graduation.	124	41.3	176	58.7
8.	I passed all the courses but could not go for National Youth Service because I did not pay tuition fees on time.	127	42.3	173	57.7

Table 2 revealed that 93.7% of the respondents agreed non-regular payment of tuition-fees is affecting their completion of courses at the appropriate session. 84.3% of the respondents also agreed that they could not register for courses at the appropriate time because they did not pay their tuition-fees on time. While 81.3% of the respondents disagreed with the statement that non-payment of fees disturbed them from attending lectures regularly. On the average, with 58%, it could be concluded that parental financial commitment informed the through-put-rate of undergraduates.

Hypothesis: There is no significant relationship between parental financial commitments and through-put-rate of undergraduates.

In order to test this hypothesis, data obtained from part B of the questionnaire were collected and subjected to Chi-square. The result is as shown in table 3.

Table-3: Relationship between parental financial commitment and through-put-rate of undergraduates

ITEM	RESPONSE		
	YES	NO	TOTAL
Relationship between parental financial commitment and the through-put-rate of undergraduates	1386	1014	2400
Chi Square	X^2	608.1	
	Df	8	
	P	14.07	

From Table 3, the value of Chi-square calculated is 608.1 and the value of Chi-square table is 14.07. Since the value of Chi-square calculated is greater than Chi-square table, the hypothesis earlier stated that there is no significant relationship between parental financial commitment and through-put-rate of undergraduates is hereby rejected at 0.05 level of significant. It shows clearly that there is a significant relationship between parental financial commitment and through-put-rate of undergraduates.

DISCUSSION

The study revealed that parents are not committed financially to the welfare of their undergraduate children. Terald Cano-og Moneva *et al.* (2020) corroborated this finding, they opined that parental financial support to adult education is the ability of parents to provide the needs of adult children. This could be in terms of support to pay for accommodation, buying of food stuffs, clothing and necessary textbooks or means of accessing the internet for educational information. The finding was not in agreement with the works of Gilpatrick *et al.* (2020), that when the needs of students are met, they will not experience stress, thus enabling them to cope and adjust to any changes in their environment.

The study further revealed that parental financial commitment informed the through-put-rate of undergraduates at Adekunle Ajasin University, as non-regular payment of tuition fees is affecting their completion of courses at the appropriate session, and could not register for courses at the appropriate time. This finding does not agree with the observation of Fingerman (2015), who stressed some parents perceived it is a great achievement for them when their children are successful academically, and thus invest in their well-being as these undergraduates later on in life provides support to their parents. Also, not in agreement with Johnson (2017) who opined that undergraduates struggled with earning low grades in their higher institutions of learning, and the likelihood of not graduating at all if there is no financial assistance.

The result revealed there is a significant relationship between parental financial commitment and through-put-rate of undergraduates. Though, there are many factors influencing through-put-rate of undergraduates, non-regular payment of tuition fees tends to significantly influence it more than other

factors. The finding is in line with the Study Malasia.com (2017) that students making it in their higher education has been possible through financial support from their parents. Fox (2021) corroborated this finding that education of adult children is being supported financially at the expense of their parents. An undergraduate could enjoy school if the parent is effectively involved in their welfare.

CONCLUSION

The study therefore concluded that significant relationship exists between parental financial commitment and through-put-rate among undergraduates of Adekunle Ajasin University, Akungba Akoko, Nigeria.

RECOMMENDATIONS

Efforts be made by parents to provide most of the social needs of their undergraduates to promote self-esteem in the midst of their colleagues.

Parents and guardians are advised to pay the tuition-fees of their undergraduates promptly, as this will determine their through-put-rate from the university.

Undergraduates are encouraged to be contented with any form of provision provided for them by their parents. Undergraduates are enjoined to pay the tuition-fees they are given on time, and not to be used for something else.

Social welfare intervention programmes from the institution and the society in general are advised to be arranged and provided for serious students that could not afford paying tuition-fees.

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Questionnaire on 'financial commitment of parents to the welfare of their undergraduate children'

Dear students, kindly respond to the following questions: Your Department:

A	FINANCIAL COMMITMENT OF PARENTS TO THE WELFARE OF THEIR UNDERGRADUATE CHILDREN		
		YES	NO
1.	My parent is paying the tuition fees regularly		
2.	A philanthropist is paying my tuition fees		
3.	I work to pay my tuition fees		
4.	My parent could afford to pay my tuition fees, but decided not to pay.		
5.	My parent only pays the tuition fees, but neglected other financial welfare responsibilities.		
6.	Neither anybody nor I could afford to pay my tuition fees		
7.	My parent is interested in paying my tuition fees, but could not afford to pay		
8.	My parent only pay my school fees occasionally		
9.	My parent could pay the tuition fees, but refused to pay because they are not interested in the course I am offering		

B.	HOW PARENTAL FINANCIAL COMMITMENT INFORMS THE THROUGH-PUT-RATE OF UNDERGRADUATES	YES	NO
1.	I could not register for courses at the appropriate time, because I did not pay my tuition fees on time		
2.	Non- payment of tuition fees disturbed me from attending lectures regularly.		
3.	Tests were missed when travelling to plead for payment of tuition fees.		
4.	Irregular payment of tuition fees prevented me from accessing results to know if I had failed any course		
5.	Non-regular payment of tuition fees is affecting my academic performance.		
6.	Non-regular payment of tuition fees is affecting my completion of courses at the appropriate session.		
7.	Not paying tuition fees regularly does not affect my year of graduation.		
8.	I passed all the courses but could not go for National Youth Service because I did not pay tuition fees on time.		

THANK YOU

Qualitative Questions-Interview

1. Are you studying the course you applied for?
2. Are you interested in the course you are pursuing?
3. Are your parents pleased with the course you are studying?
4. Are your parents financing other welfare areas you need as an undergraduate?
5. Why is it not possible to graduate with your course mates?
6. Do you feel inferior with the course you are studying?
7. Do you feel there is job security with the course you are studying?
8. Does your not finishing at the appropriate year has anything to do with the payment of tuition fees?

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