

Emotional and Financial Support from Fellow Students as Determinants of Academic Success in Higher Institutions in Nigeria

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Abstract

This study examines emotional and financial support from fellow students as determinants of academic success in higher institutions in Nigeria, with Delta State as a case study. Two research questions and corresponding null hypotheses guided the study. The study adopted a survey using an ex post facto design, the study population comprised all students from public higher institutions in Delta State, such as Delta State University, Abraka; University of Delta, Agbor; Dennis Osadebe University, Asaba; University of Science and Technology, Ozoro; Federal University of Petroleum Resources, Effurun; College of Education, Warri; and College of Education, Mosogar. A sample of 1,000 participants was drawn from this population. The Emotional and Financial Support from Fellow Students Questionnaire (EFSFSQ) was developed and validated to collect data for the study. Reliability was established through a test-retest procedure in a pilot study, yielding a reliability coefficient of 0.85. Responses were measured using a four-point Likert scale: Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD). The researcher administered 1,000 questionnaires to the selected participants. Data were analyzed using descriptive statistics, including simple percentages, mean, standard deviations, and the t-test. The findings indicate that emotional and financial support from fellow students facilitates academic success in Nigeria by fostering a sense of belonging, reducing stress, and promoting mental well-being and resilience. No matter how fundamental other indices, students rated high interpersonal relationships and support from their peers; as such, no student feels alone in the struggle.

Keywords: Emotional, Financial, Support, Higher Institutions, Nigeria

Introduction

Higher education in Nigeria plays a crucial role in the country's development by offering avenues for economic advancement, career growth, and social improvement. As of 2023, more than 2.5 million students are enrolled in various higher education institutions, including universities, polytechnics, and colleges. However, the sector faces major challenges, including rapid enrollment increases, poor infrastructure, and ongoing socioeconomic inequalities (Onuoha & Idemudia, 2023).

Academic achievement, usually assessed through metrics like cumulative grade point average (CGPA), retention rates, and graduation rates, is influenced by a variety of factors including institutional resources, teaching quality, and individual student attributes. Recent studies highlight the significance of interpersonal and communal support especially emotional and financial assistance from peers as crucial factors affecting academic performance (Salami & Akanbi, 2018).

Financial support plays a vital role in shaping both academic and non-academic experiences of students in higher education. In Nigeria, where the poverty rate stands at 46% and more than 63% of the population lives in multi-dimensional poverty (National Bureau of Statistics, 2024) many students encounter serious financial obstacles. Support from peers can alleviate some of these challenges, but when economic instability limits such support, students may find it increasingly difficult to fund their education, worsening existing social disparities. Although some students may need to rely on self-financing to meet academic goals, this often leads to unequal academic outcomes and experiences, particularly for those from less privileged backgrounds (Adewuya, Ola & Afolabi, 2016).

Peer emotional support, encompassing empathy, encouragement, and shared coping strategies, is essential for students' psychological health and engagement in academic pursuits within Nigerian higher institutions. The transition to college is often marked by a shift from family support to more independent living, which can heighten feelings of loneliness, especially for first-year students and individuals from rural areas (Fasanmi, 2024). Such emotional support fosters a sense of belonging that is vital for motivation and persistence, as explained by Self-Determination Theory (Ryan & Deci, 1985). This theory posits that feeling connected with others boosts internal motivation and helps students tackle academic challenges more effectively.

Research in Nigeria backs this connection. For instance, Fasanmi (2024) found that peer emotional support significantly influences how stress affects academic success, with resilient students leveraging peer empathy to maintain focus and engagement. Financial hardships are significant barriers to academic achievement in Nigeria, where tuition and living expenses, along with opportunity costs, can heavily strain family finances, particularly amid youth unemployment rates exceeding 40% as of 2024. Despite low tuition fees at public universities, additional costs for books, transport, and housing can exceed NGN 500,000 per year per student, forcing many to take part-time jobs or go into debt. Peer financial support often merges with emotional support, creating trust and reciprocity within student networks (Aloba, Opakunle & Ogurninu, 2019).

Akinyemi (2020) noted that these informal support systems not only meet urgent needs but also cultivate social connections, enhancing motivation and reducing the psychological impacts of poverty. While there are potential risks associated with exploitation, the overall effects are largely positive, as students who receive financial support from peers report improved academic focus, lower mental health challenges, and better employment prospects post-graduation (Abdallah, 2017).

Statement of the Problem

Academic success in Nigerian higher institutions is increasingly threatened by financial hardships, psychological stress, and inadequate institutional support systems. Students often contend with high tuition fees, elevated living costs, irregular academic calendars due to strikes, poor infrastructure, and emotional pressures stemming from family expectations, peer competition, and socioeconomic inequalities. While government and universities offer some formal support mechanisms, such as students' loan, scholarships and counseling services, these are frequently insufficient, underfunded, or inaccessible to most students. Consequently, informal support from fellow students both emotional (encouragement, sense of belonging, stress alleviation, collaborative learning, and mental health support) and financial (resource pooling, shared accommodation costs, cooperative contributions, informal loans, and material assistance) has become a vital coping strategy for achieving academic success. Without such supports, many students would not attain their academic goals. When a student's academic future is threatened by financial constraints, fellow students feel obliged to assist and support in their little ways. It therefore raises the question of what would be the fate of many students without such emotional and financial support to their academic success.

Purpose of the Study

1. Examine whether emotional support from fellow students influences academic success in higher institutions in Nigeria.
2. Investigate whether financial support from fellow students influences academic success in higher institutions in Nigeria.

Research Questions

The following research questions were raised and answered in the study:

1. How does emotional support from fellow students influence academic success in higher institutions in Nigeria?
2. How does financial support from fellow students influence academic success in higher institutions in Nigeria?

Hypotheses

The following null hypotheses were formulated and tested in the study:

1. There is no significant difference between emotional support from fellow students and academic success in higher institutions in Nigeria.
2. There is no significant difference between financial support from fellow students and academic success in higher institutions in Nigeria.

Literature Review

The study is grounded on Tinto's Student Integration Theory propounded by Vincent Tinto (1975). The theory posits that academic and social integration are essential for student retention and success in higher education. According to this model, students who are engaged with their academic work and who feel a sense of belonging within their educational community are more likely to persist in their studies and achieve academic success. It explains how students become integrated into their academic environment influencing their persistence and academic success. Students' background, skills and prior experience shape their expectations and integration. In the context, Tinto's model suggests that students who are overburdened by financial responsibilities may struggle to integrate socially or academically.

Emotional support from peers in Nigerian higher education typically appears in the form of collaborative study sessions, mentorship, and informal counseling, which help alleviate psychological stressors like academic pressure and loneliness. Onuoha & Idemudia (2023) emphasize that this support has a beneficial influence on academic performance by fostering self-regulation, hope, and engagement. Odinko & Oladele (2020) explored resilience, emotional support, and self-regulation in undergraduate students. Their moderation mediation analysis involving 350 participants revealed that peer emotional support is a significant predictor of academic success, with resilience serving as a moderator.

Peers offer essential "mental, social, and educational balance," allowing students to remain engaged in their studies even amidst challenges such as inconsistent academic schedules.

Edet (2021) found that encouragement from peers can decrease dropout rates in Nigerian universities. Similarly, Akinyemi (2020) applied structural equation modeling (SEM) with 420 students transitioning from secondary to tertiary education and found that peer influence and social support accounted for 25% of the variation in academic performance. Emotional regulation played a mediating role, indicating that peers assist students in handling family expectations and socio-economic pressures.

On the other hand, the loss of a parent or primary financial supporter profoundly disrupts a child's life, often resulting in a lack of emotional support, financial security, and family structure. This bereavement initiates immediate grief and can lead to enduring psychological issues, including anxiety, depression, and reduced motivation, which negatively affect academic engagement and performance. The unexpected passing of a parent can lead to intense emotional suffering, expressed through grief, post-traumatic stress, and other symptoms that hinder cognitive abilities essential for learning. For example, bereaved youths may face difficulties with concentration, memory, and intrusive thoughts, hampering their academic participation (Perez, 2023).

The absence of emotional support following a bereavement exacerbates these academic challenges by failing to mitigate mental health declines. Programs like the Family Bereavement Program (FBP) indicate that improving parenting quality and addressing internal and external issues in youth can positively influence long-term outcomes. When the deceased parent or financial supporter leaves behind financial instability, emotional voids intertwine with material hardship, significantly heightening dropout risks (Persson, 2020).

Peer financial assistance can greatly influence academic achievement, especially for students with minimal parental financial support. As noted by Akanle (2024), this support can help meet immediate needs, allowing students to concentrate on their studies, while also providing access to critical resources like textbooks, food, housing, and electronics. By relieving financial pressures, peer support enhances mental well-being and fosters community and belonging. Abdallah (2017) found that financial stress negatively affects academic performance, while support from peers improves student success. Additionally, rising tuition and living costs in Nigeria have forced students to lean on peer networks for resource-sharing, such as cohabitating and cooperative loans.

Akanle (2024) states that peer financial assistance mitigates stress and sustains performance, while Ogbuagu et al. (2018), analyzing 250 university students in Southeast Nigeria, revealed a strong inverse relationship between financial stress and GPA. They noted that 68% of participants indicated shared expenses (e.g., textbooks) as a buffer, leading to an 18% improvement in academic outcomes. A significant body of research highlights the serious effects of financial stress on students' mental health. Financial burdens are associated with heightened anxiety, depression, and overall distress, particularly for those responsible for financing their education (Morris & Gaskins, 2018).

Many students face the stress of needing to earn income while studying, which can exacerbate their uncertainties about the future. This financial instability can negatively impact cognitive performance and concentration, hindering academic success. According to Brooks (2017), students experiencing financial stress are more likely to suffer from chronic stress, affecting their focus on schoolwork, while prolonged exposure can lead to burnout and further academic difficulties.

University life presents a unique blend of opportunities and challenges, where academic achievement is closely intertwined with psychological well-being. Factors such as a sense of belonging, effective stress management, mental health promotion and resilience play pivotal roles in determining not just grades, but overall success, including retention, personal growth, and long-

term satisfaction (Akanle, 2024). Research by Akinyemi (2020) shows that students who cultivate these elements are better equipped to handle the rigors of higher education, leading to improved performance and reduced dropout rates. For instance, studies highlight how these psychological aspects contribute to emotional stability, motivation, and adaptive behaviors essential for thriving in a demanding environment.

A sense of belonging refers to the feeling of being accepted, valued, and integrated within the university community, including peers, faculty, and the institution as a whole. This psychological factor is crucial because it fosters emotional security, which in turn enhances engagement and persistence in studies. Students with a strong sense of belonging report higher levels of motivation, better academic performance, and lower instances of depressive symptoms (Brooks, 2017). On the other hand, stress is an inevitable part of university life, stemming from exams, deadlines, social pressures, and financial concerns. However, chronic stress can impair cognitive function, leading to burnout, anxiety, and diminished academic performance. Effective stress reduction is vital for maintaining focus and preventing mental health declines. Techniques include mindfulness practices, regular exercise, time management strategies, and seeking social support, which help shift stress from overwhelming to manageable levels (Urien, 2025).

Mental well-being encompasses emotional, psychological, and social dimensions, including positive emotions, life satisfaction, and a sense of autonomy. In higher education, it is increasingly recognized as foundational for academic success. Poor mental health, such as anxiety or depression, can hinder concentration and motivation, but proactive promotion builds a resilient mindset. Resilience is the ability to bounce back from setbacks, adapt to change, and maintain functioning under pressure a critical trait for university success where failures like poor exam results or social conflicts are common. It involves self-esteem, problem-solving skills and a growth mindset, with sense of belonging acting as a key predictor. Resilient students exhibit lower procrastination, better academic achievement, and enhanced psychological well-being. Ultimately, resilience not only aids in overcoming academic hurdles but also contributes to long-term mental health and career readiness. These interconnected factors sense of belonging, stress reduction, mental well-being, and resilience form a robust foundation for university success. (Edet, 2021).

Methodology

The study adopted a survey research design employing an ex post facto design. The population comprised all students from public higher institutions in Delta State namely, Delta State University, Abraka; University of Delta, Agbor; Dennis Osadebe University, Asaba; University of Science and Technology, Ozoro; Federal University of Petroleum Resources, Effurun; College of Education, Warri; College of Education, Mosogar. The sample for this study comprised 1,000 participants from the study area. The Emotional and Financial Support from Fellow Students Questionnaire (EFSFSQ) was designed to generate data for the study. The instrument was validated prior to its administration. To establish reliability, the instrument underwent a test-retest in a pilot study, yielding a reliability coefficient of 0.85. Responses were measured using a four-point Likert scale: Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD). The researcher administered 1,000 questionnaires to the selected participants. Descriptive statistics of simple percentages, mean and standard deviation t-test were used to analyze the data.

Results

Table 1: Response to the emotional support from fellow students and academic success in higher institutions in Delta State

Emotional Support	SA	A	D	SD	Mean	STD
Friends provide emotional support when facing academic challenges	251 (25.1%)	249 (24.9%)	200 (20%)	300 (30%)	2.70	0.85
Comfortable discussing academic struggles with peers	360 (36%)	400 (40%)	109 (10.9%)	131 (13.1%)	2.85	0.98
Encouragement from peers help persist when overwhelmed with studies	292 (29.2%)	193 (19.3%)	285 (28.5%)	230 (23%)	2.88	0.86
Peers motivation help to achieve academically	290 (29%)	286 (28.6%)	251 (25.1%)	173 (17.3%)	2.78	0.82
Emotional support from fellow students improve sense of belonging	400 (40%)	322 (32.2%)	100 (10%)	178 (17.8%)	2.78	0.81

Table 1, 251 (25.1%) and 249 (24.9%) participants agreed that friends provide emotional support when faced with academic challenges, while 200 (20%) and 300 (30%) participants disagreed. Also, 360 (36%) and 400 (40%) participants feel comfortable discussing academic struggles with peers, while 109 (10.9%) and 131 (13.1%) participants do not. Moreover, 292 (29.2%) and 193 (19.3%) participants agreed that peer encouragement helps them persist when overwhelmed with studies, while 285 (28.5%) and 230 (23%) participants had a different view. In addition, 290 (29%) and 286 (28.6%) participants agreed that peers' motivation helps them to achieve academically, while 251 (25.1%) and 173 (17.3%) participants disagreed. Finally, 400 (40%) and 322 (32.2%) participants agreed that emotional support from fellow students improves their sense of belonging, while 100 (10%) and 178 (17.8%) participants disagreed.

Table 2: Response to the financial support from fellow students influence academic success in higher institutions in Delta State

Financial support	SA	A	D	SD	Mean	STD
Peers provide financial assistance when faced with academic expenses	400 (40%)	109 (10.9%)	131 (13.1%)	366 (36.6%)	2.85	0.88
Financial support from friends reduces academic-related financial stress	302 (30.2%)	526 (52.6%)	92 (9.2%)	80 (8%)	2.98	0.84
Financial advice from peers help to manage academic cost	350 (35%)	298 (29.8%)	107 (10.7%)	245 (24.5%)	2.80	0.92
Rely on fellow students for financial help in emergencies	233 (23.3%)	300 (30%)	210 (21%)	257 (25.7%)	2.88	0.78
Peers contribute to tuition fees or living expenses	189 (18.9%)	203 (20.3%)	300 (30%)	281 (28.1%)	2.94	0.96

Table 2, 400 (40%) and 109 (10.9%) participants agreed that peers provide financial assistance when faced with academic expenses while 131 (13.1%) and 366 (36.6%) participants had another view. Also, 302 (30.2%) and 526 (52.6%) participants believed that financial support from friends reduces academic-related financial stress while 92 (9.2%) and 80 (8%) participants disagreed. Moreover, 350 (35%) and 298 (29.8%) participants agreed that financial advice from peers help them to manage academic costs while 107 (10.7%) and 245 (24.5%) participants think

otherwise. In addition, 233 (23.3%) and 300 (30%) participants agreed that they rely on fellow students for financial help in emergencies while 210 (21%) and 257 (25.7%) participants disagreed. Finally, 189 (18.9%) and 203 (20.3%) participants are of the view that peers contribute to tuition fees or living expenses while 300 (30%) and 281 (28.1%) participants disregarded.

Table 3: T-test analysis on emotional support from fellow students and academic success in higher institutions in Delta State

Variables	N	Mean	STD	t	p
Emotional support	1000	2.78	0.12	5.42	0.003
Academic success		2.85	0.17		

A descriptive analysis of emotional support from fellow students and academic success in higher institutions in Delta State. The statistics in the table shows mean scores of 2.78 and 3.85 respectively, standard deviations of 0.12 and 0.17 with t-value 5.42 and p-value 0.003. The null hypothesis is rejected. Thus, there is a significant difference in the emotional support from fellow students and academic success in higher institutions in Delta State.

Table 4: T-test analysis on financial support from fellow students and academic success in higher institutions in Delta State

Variables	N	Mean	STD	t	p
Financial support	1000	2.80	0.56	4.53	0.004
Academic success		2.77	0.62		

A descriptive analysis of financial support from fellow students and academic success in higher institutions in Delta State. The statistics in the table showed mean scores of 2.80 and 2.77 respectively, standard deviations of 0.56 and 0.62 with t-value 4.53 and p-value 0.004. The null hypothesis is rejected. Thus, there is a significant difference in the financial support from fellow students and academic success in higher institutions in Delta State.

Discussion of Findings

The study spotlighted that emotional support from fellow students' influences academic success in higher institutions in Delta State, Nigeria. The findings revealed that emotional support from fellow students plays a significant role in academic success in Nigeria. Students who received emotional support from their peers tend to have better academic performance, improved mental well-being, and increased resilience. In line with this, Edet (2021) and Onuoha & Idemudia (2023) underscore that the emotional support from fellow students has a direct positive impact on academic performance by enhancing self-regulation, hope, and engagement. Where peer encouragement reduces dropout risks is inevitable in Nigeria.

The study ascertains financial support from fellow students and academic success in higher institutions in Delta State, Nigeria. The findings showed that financial support from fellow students can significantly impact academic success, alleviating economic hardship and fostering a sense of belonging. In line with this, Akanle (2024) found that financial support from fellow students can have a significant impact on academic success, particularly for students who receive little financial support from their parents. Financial support can alleviate immediate needs, allowing students to focus on their studies. Also, it provides access to essential resources such as textbooks, food, shelter, and electronics. Financial support from peers reduces the financial

burden, which in turn improves mental well-being and fosters a sense of belonging and connection.

Conclusion

In conclusion, emotional and financial support from fellow students harnesses academic success in Nigeria such as fostering a sense of belonging, reducing stress and promoting mental well-being and resilience. Many students would not have graduated without such support from their peers.

Recommendation

The study recommends that educational stakeholders should

1. Establish peer-mentoring programs in which senior students guide junior students, providing emotional, financial, and academic support.
2. Support groups should be created to enable students to share experiences, challenges, and successes, thereby fostering a sense of community and belonging.
3. Financial assistance programs, such as scholarships, grants, or emergency loans, should be implemented to support students experiencing financial difficulties.
4. Access to counseling services, both online and offline, should also be provided to help students manage stress, anxiety, and other emotional challenges.

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