

## **Exploring the role of financial constraints in limiting access to distance learning opportunities in Nigerian higher education**

Ngowari Uchechi Kamalu<sup>1\*</sup>

<sup>1</sup>Grine American University, Cyprus; wealtee@gmail.com (N.U.K.).

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**Abstract:** The study examined the financial constraints limiting access to distance learning programs in Nigerian higher education institutions. A descriptive survey research design was adopted, and three research questions guided the study. The population comprised all undergraduate students in the 37 tertiary institutions with Distance Learning Programs in Nigeria. A sample of 400 respondents was selected using snowball sampling. Data was collected through a structured questionnaire titled “Financial Constraints in Limiting Access to Distance Learning Opportunities Questionnaire,” developed by the researcher and validated by experts. The reliability of the instrument was confirmed with a Cronbach Alpha coefficient of 0.79. Data analysis was conducted using mean and standard deviation. The findings revealed that financial constraints, including tuition fees and associated costs, significantly impact student access, enrollment, and completion in distance education. It was recommended that scholarships, technology grants, flexible payment plans, and low-interest loans be provided to improve access and retention in distance learning programs.

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**Keywords:** *Distance learning programs, Financial constraints, Introduction Nigerian higher education institutions.*

### **1. Introduction**

Distance learning has emerged as a significant mode of education delivery, particularly in higher education, allowing students to access learning materials and resources remotely. This method has gained traction globally, including in Nigeria, as it offers flexibility and inclusivity for students who may not have access to traditional, on-campus education (Ololube, 2016). Despite its advantages, various challenges have limited its potential to fully democratize education in Nigeria. Among these challenges, financial constraints have become a critical barrier to accessing distance learning opportunities (Ojo & Olakulehin, 2006).

In the context of Nigerian higher education, many students face financial barriers, such as the high cost of tuition, learning materials, and the technology required for distance learning (Adeoye, Adanikin, & Adanikin, 2020). Unlike traditional learning environments, distance education often requires a reliable internet connection, personal computers, and other digital tools, all of which increase the financial burden on students (Ajadi, Salawu, & Adeoye, 2008). Consequently, students from low-income backgrounds are disproportionately affected, limiting their access to the benefits of distance learning programs.

Furthermore, financial aid systems in Nigerian higher education are insufficient to address the growing demand for support, which exacerbates the challenge of accessing distance learning. Many students, particularly those from rural areas, struggle to secure the necessary funds to participate in distance education (Yusuf & Falade, 2015). This financial barrier not only affects enrollment rates but also contributes to high dropout rates among students who begin distance learning programs but are unable to sustain their participation due to ongoing financial difficulties.

Despite the growing global emphasis on distance learning as a solution to expanding access to higher education, financial constraints remain a significant barrier for many students in Nigeria. While distance education is often seen as more affordable than traditional, on-campus learning, it still requires students to bear substantial costs, such as tuition fees, internet access, technological devices, and other learning materials (Adeoye et al., 2020). These financial demands make it difficult for many students, particularly those from low-income backgrounds, to access and succeed in distance education programs (Ololube, 2016).

Research shows that in Nigeria, the rising costs of education, coupled with inadequate financial support systems, prevent a significant number of students from enrolling in distance learning programs (Yusuf & Falade, 2015). Even those who do enroll often struggle to sustain their studies due to financial pressures, resulting in high dropout rates (Ajadi et al., 2008). This issue is further compounded by the lack of government-backed financial aid and scholarship programs tailored specifically for distance learners (Ojo & Olakulehin, 2006). As a result, distance education—while holding the promise of democratizing higher education—is not fully accessible to all Nigerian students, particularly those from disadvantaged socioeconomic backgrounds.

The problem, therefore, is that financial constraints significantly limit access to distance learning opportunities in Nigerian higher education, undermining its potential to provide equitable educational access. There is a need for a thorough investigation into the specific financial challenges faced by distance learners in Nigeria and the development of effective solutions to address these barriers.

### *1.1. Aim and Objectives of the Study*

The study explored the role of financial constraints in limiting access to distance learning opportunities in Nigerian higher education. Specifically, the study achieved the following:

1. To assess the extent to which financial constraints affect student enrollment in distance learning programs at Nigerian higher education institutions.
2. To examine the impact of tuition fees and associated costs on students' ability to access and complete distance education in Nigeria.
3. To identify financial support mechanisms that could enhance the accessibility of distance learning opportunities for students in Nigerian higher education.

### *1.2. Research Questions*

The following research questions guided the study:

1. To what extent do financial constraints affect student enrollment in distance learning programs at Nigerian higher education institutions?
2. How do tuition fees and associated costs impact students' ability to access and complete distance education in Nigeria?
3. What financial support mechanisms could improve access to distance learning opportunities for students in Nigerian higher education?

### *1.3. Empirical Review*

The issue of financial constraints and its impact on student enrollment in distance learning programs has been a growing concern in the context of higher education, particularly in Nigeria. Several studies have explored the challenges posed by financial barriers and how they limit access to distance education, emphasizing the role that economic factors play in determining educational participation and success. Ololube (2016) highlights that, despite the flexibility and accessibility offered by distance education, financial barriers remain one of the most significant factors hindering student enrollment. His study points out that the cost of education, which includes not only tuition fees but also expenses related to technology, internet access, and learning materials, poses a considerable challenge for students, especially those from economically disadvantaged backgrounds. In this context, students

are often forced to prioritize other financial responsibilities over educational investments, thereby reducing their chances of enrolling in distance learning programs.

In a study conducted by Adeoye et al. (2020) the authors examined the impact of the COVID-19 pandemic on Nigerian higher education and found that the sudden shift to online learning revealed deep financial inequalities. Many students were unable to participate in distance learning due to the prohibitive costs of acquiring necessary digital devices and maintaining reliable internet access. These financial challenges disproportionately affected students from rural and low-income communities, highlighting the need for greater financial support and infrastructure development to facilitate broader access to distance education.

Similarly, Yusuf and Falade (2015) emphasize that in Nigeria, financial constraints serve as a significant barrier to distance education enrollment. Their research indicates that while distance learning offers an alternative to traditional, on-campus education, it is not necessarily cheaper, as it requires students to invest in technology and internet services. Without sufficient financial aid programs or government subsidies, these costs become insurmountable for many prospective students, leading to lower enrollment rates.

Ajadi et al. (2008) also explored the financial challenges that distance learners face in Nigeria, revealing that many students struggle to maintain consistent enrollment due to ongoing financial pressures. The study found that a lack of affordable internet access and the high cost of technological devices prevent many students from completing their distance education programs. The researchers argue that financial constraints not only affect initial enrollment but also lead to high dropout rates, undermining the long-term success of distance learning initiatives. Additionally, Yusuf and Falade (2015) suggest that implementing a student loan system tailored for distance learners could significantly improve access to distance education. Their research highlights that many students are unable to afford the initial costs of enrolling in distance learning programs, let alone the ongoing expenses. A low-interest student loan system, designed specifically for distance learners, would enable students to cover the upfront costs of their education while repaying the loans over an extended period, easing the financial pressure on both students and their families.

The review of these studies underscores the central role that financial constraints play in limiting access to distance education in Nigerian higher education institutions. While distance learning is designed to offer greater flexibility and accessibility, the financial demands associated with this mode of education pose significant challenges for students, particularly those from disadvantaged backgrounds.

## 2. Methods

This study adopted a descriptive survey research design. The population of the study comprised all undergraduate students in the 37 tertiary institutions with Distance Learning Programme in Nigeria. A sample of 400 respondents was drawn from the population using Snowball sampling. It is used when dealing with populations that are difficult to access. The process begins by identifying a small initial group of undergraduate students who are accessible and willing to participate in the study. These individuals were then interviewed or surveyed, and during these interactions, they are asked to refer other learners who might be interested in participating. As new participants are recruited based on these referrals, they are also asked to identify additional individuals, creating a "snowball" effect where the sample grows progressively. This approach continues until the desired sample size of 400 was reached. The instrument for data collection was a structured questionnaire called "Financial Constraints in Limiting Access to Distance Learning Opportunities Questionnaire" developed by the researcher. It consists of two (2) sections, namely; Section A and B. Section A measured the demographic variables of the respondents, and Section B consisted of a 21-items on the variables of the study, structured on a 4-point rating scale of Very High Extent =4, High Extent =3, Low Extent = 2 and Very Low Extent = 1. The content and face validity of the instrument was done by experts. Their corrections and suggestions resulted in the final draft used in the study. The instrument was trial tested using ten (10) other students who did not participate in the research but possess the same characteristics as the population of

interest. The reliability coefficient of 0.79 was obtained using Cronbach Alpha formula which was considered appropriate for this study. The data was analyzed using mean and standard deviation for the research questions. The decision rule for answering the research questions was arrived at by finding the average of the 4-point scale, thus;  $\frac{4+3+2+1}{4} = \frac{10}{4} = 2.50$  thus, any item with a mean of 2.50 and above was interpreted as a high extent (major for research questions 3), while a mean score below was interpreted as a Low extent (minor for research question 3).

### 3. Results

#### 3.1. Research Question 1

To what extent do financial constraints affect student enrollment in distance learning programs at Nigerian higher education institutions?

**Table 1.**

Mean and standard deviation of responses on the extent to which financial constraints affect student enrollment in distance learning programs at Nigerian higher education institutions.

S/N	Statement	X	Sd	Remark
1.	High tuition fees prevent me from enrolling in a distance learning program	3.88	0.851	HE
2.	The cost of internet access is a major barrier to participating in distance education	2.74	0.746	HE
3.	I cannot afford the necessary technology (e.g., laptop, smartphone) for distance learning.	3.04	0.500	HE
4.	Lack of access to financial aid or scholarships has prevented me from enrolling in a distance learning program.	2.73	0.538	HE
5.	The overall cost of distance education, including tuition and materials, makes it difficult for me to enroll	2.90	0.480	HE
6.	The cost of learning materials (e.g., textbooks, and software) discourages me from pursuing distance education.	3.88	0.532	HE
7.	I would enroll in distance learning if more financial support (e.g., loans, and grants) were available.	3.01	0.515	HE
	Grand Mean	3.16		HE

Note: \*HE=High Extent, LE=Low Extent

Table 1 shows the mean and standard deviation of the responses on the extent to which financial constraints affect student enrollment in distance learning programs at Nigerian higher education institutions. All items had a mean value below the cut-off value of 2.50, which implies that the extent to which financial constraints affect student enrollment in distance learning programs at Nigerian higher education institutions is high.

#### 3.2. Research Question 2

How do tuition fees and associated costs impact students' ability to access and complete distance education in Nigeria?

**Table 2.**

Mean and standard deviation of responses on how tuition fees and associated costs impact students' ability to access and complete distance education in Nigeria.

S/N	Statement	X	Sd	Remark
1.	High tuition fees limit my ability to enroll in distance education programs.	3.12	0.38853	HE
2.	The cost of internet access affects my ability to participate in distance education	3.21	0.89769	HE
3.	The high cost of purchasing technology (e.g., laptops, smartphones) hinders my ability to access distance education	3.08	1.52666	HE
4.	I have struggled to complete my distance education program due to the inability to pay tuition fees.	3.03	.35806	HE
5.	I am unable to afford the necessary learning materials (e.g., textbooks, software) for distance education.	3.03	.30861	HE
6.	The ongoing cost of maintaining internet subscriptions affects my ability to complete distance education courses.	3.14	.35553	HE
7.	Financial challenges related to tuition fees discourage me from continuing my distance education studies.	3.12	.38853	HE
	Grand Mean	3.10	0.6032	HE

**Note:** \*HE=High Extent, LE=Low Extent.

Table 2 above shows the mean and standard deviation of the responses on how tuition fees and associated costs impact students' ability to access and complete distance education in Nigeria. All items had a mean value above the cut-off value of 2.50, which implies that tuition fees and associated costs have a high impact on student's ability to access and complete distance education in Nigeria.

### 3.3. Research Question 3

What financial support mechanisms could improve access to distance learning opportunities for students in Nigerian higher education?

**Table 3.**

Mean and standard deviation of responses on financial support mechanisms that could improve access to distance learning opportunities for students in Nigerian higher education.

S/N	Statement	X	Sd	Remark
1.	Providing scholarships specifically for distance learners would improve their access to education.	3.78	1.60	M
2.	Offering grants to cover the cost of technology (e.g., laptops, internet) would enhance distance learning opportunities.	3.70	0.560	M
3.	Implementing flexible payment plans for tuition fees would make distance education more accessible.	3.51	0.648	M
4.	Providing low-interest or interest-free student loans specifically for distance education would help increase enrollment	3.07	0.358	M
5.	Subsidizing internet access costs for distance learners would reduce financial barriers to participation	3.07	0.304	M
6.	Establishing partnerships with private companies to offer discounted educational resources would benefit distance learners.	3.08	0.685	M
7.	Creating emergency financial assistance programs for distance learners experiencing unexpected financial difficulties would support retention.	3.18	0.608	M
	Grand Mean	3.34	0.6809	M

**Note:** \*M=Major, Mi=Minor.

Table 3 shows the mean and standard deviation of the responses on the financial support mechanisms that could improve access to distance learning opportunities for students in Nigerian higher education. All items had a mean value above the cut-off value of 2.50, which implies that

providing scholarships, technology grants, flexible payment plans, low-interest loans, partnerships for discounted resources, and emergency financial assistance are key support mechanisms that would improve access, enrolment, and retention for distance learners.

#### 4. Discussion

The study revealed that the extent to which financial constraints affect student enrollment in distance learning programs at Nigerian higher education institutions is high. It highlights the critical barrier that financial limitations pose, potentially excluding a large portion of the population from pursuing higher education through distance learning, which is often seen as a flexible and inclusive mode of education. This suggests a need for targeted financial interventions, such as scholarships, grants, or subsidized resources, to bridge the gap between aspiring students and educational opportunities. Additionally, addressing these financial barriers could lead to increased enrollment, retention, and overall participation in distance learning programs, ultimately contributing to the national goal of expanding educational access and workforce development. This supports Adeoye et al. (2020) and Ajadi et al. (2008) who explored the financial challenges that distance learners face in Nigeria, revealing that many students struggle to maintain consistent enrollment due to ongoing financial pressures.

Findings from research question 2 revealed that tuition fees and associated costs greatly impact students' ability to access and complete distance education in Nigeria. High tuition fees, coupled with costs such as technology and learning materials, create financial barriers that can prevent students from enrolling or lead to dropout rates before program completion. This has broader implications for educational equity and national development, as many potential learners may be excluded due to financial limitations. To mitigate this, institutions and policymakers need to explore financial support mechanisms such as tuition subsidies, flexible payment options, or partnerships with private entities to provide affordable access to the necessary resources. Addressing these challenges could enhance the completion rates and overall success of distance education programs in Nigeria. This supports Adeoye et al. (2020); Ajadi et al. (2008) and Ololube (2016) highlights that the cost of tuition fees in Nigerian higher education remains a significant barrier to educational access, especially for students from lower socioeconomic backgrounds.

Findings from research question 3 revealed that providing scholarships, technology grants, flexible payment plans, low-interest loans, partnerships for discounted resources, and emergency financial assistance are key support mechanisms that would improve access, enrollment, and retention for distance learners. The findings from research question 3, which highlight scholarships, technology grants, flexible payment plans, low-interest loans, partnerships for discounted resources, and emergency financial assistance as key support mechanisms, underscore the importance of financial and resource-based interventions in enhancing distance learning outcomes. By implementing these mechanisms, educational institutions can significantly reduce the financial burdens faced by distance learners, thereby improving access and enrollment rates. Furthermore, these supports can help retain students by addressing unexpected financial difficulties and ensuring they have the necessary technology and resources to succeed. This comprehensive approach to financial and academic support would foster greater inclusivity in distance education, contributing to higher completion rates and educational equity in Nigeria. This supports Yusuf and Falade (2015) who suggested that implementing a student loan system tailored for distance learners could significantly improve access to distance education. Also, this study supports (Ojo & Olakulehin, 2006) who emphasized the need for financial support in the form of corporate partnerships and private-sector sponsorship.

#### 5. Conclusion

The findings from the research emphasize the significant impact of financial constraints, tuition fees, and associated costs on student access, enrollment, and completion in distance education programs in Nigeria. High financial burdens present a major barrier, limiting educational opportunities for many

potential learners. However, the study also reveals that providing targeted support mechanisms—such as scholarships, technology grants, flexible payment plans, low-interest loans, partnerships for discounted resources, and emergency financial assistance—can alleviate these challenges. By implementing these interventions, institutions can improve access to distance learning, enhance student enrollment, and foster retention, ultimately contributing to the broader goal of educational equity and national development.

## 6. Recommendations

Based on the findings, the following recommendations were given:

1. The government, through its relevant agencies, should establish scholarship and grant programs specifically tailored for distance learners, ensuring that financial constraints do not hinder access to higher education.
2. Higher education institutions should collaborate with private companies to offer technology grants and discounted educational resources, enabling distance learners to access the necessary tools for effective learning.
3. Financial institutions and educational bodies should introduce flexible payment plans and low-interest loan options specifically for distance education, helping students manage tuition fees and associated costs more effectively.

## Transparency:

The author confirms that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

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