

The Impact of Family Issues on Students' Academic Performance

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Abstract

The aim of this study is to investigate the impact of family-related factors on the academic performance of college students in Mahendranagar. This research employed a quantitative cross-sectional research design. The data were collected using a structured questionnaire from 85 respondents. Financial status, parental behavior, and family environment were considered independent variables. Academic performance was considered the dependent variable. The results show that financial status has a strong positive correlation with academic performance ($r = 0.600$, $p < 0.01$), along with moderate positive correlations between parental behavior ($r = 0.508$) and family environment ($r = 0.509$). Additionally, financial status was found to significantly predict academic performance in the regression analysis ($\beta = 0.403$, $p < 0.001$). On the other hand, there is no statistical significance observed with respect to parental behavior ($p = 0.273$) and family environment ($p = 0.567$). The R^2 value of the model indicates that the model explains 40.4% of the variance of academic performance. The study indicates that financial stability has a major influence on academic performance, while family-related psychosocial factors have an indirect influence. The study highlights the need to address financial issues for better academic performance of students.

Keywords: Financial status, Parental behavior, Family environment, Academic performance, Students, Mahendranagar

Introduction

The family is an essential social construct that plays a critical role in shaping an individual's psychological, emotional, and social development. This concept is viewed as a family system that comprises various family relational dynamics, such as parent-child relationships, spousal relationships, and sibling relationships (Parke, 2004). These family relational dynamics have a synergistic effect on students' development, especially their self-perception and academic achievement (Baumrind, 1967). Literature has shown that parental support, communication, and resource distribution are critical family relational dynamics that influence students' academic achievement (Coolahan et al., 2002; Mushtaq & Khan, 2012).

Academic performance, which refers to the degree to which students achieve their academic goals, is affected by both intrinsic motivation and extrinsic environmental factors (Siddiky & Haque, 2024). Among these environmental factors, family-related factors are very important in influencing student motivation (Turner & Johnson, 2003). Therefore, a family environment that is conducive and nurturing to a student helps to build self-confidence in their ability to learn. However, an unfavorable family environment can act as an impediment to a student's academic performance.

Besides emotional and psychological support, family socioeconomic status is another important factor in influencing student motivation. Educational equity is defined as “the idea that all students should receive an equal chance to achieve in school and that schools should provide equal access to resources and support systems to ensure student success” (Clune, 1994). However, differences in family conditions, which include economic instability and parental conflict with low levels of support, can contribute to differences in student motivation.

Education is considered to be a driving force behind individual/national development; it builds human capital, boosts productivity, and stimulates innovation (Heckman, 2011). However, academic performance is not solely influenced by institutional factors; personal/contextual factors, especially those related to the family environment, also contribute to academic performance (Clemens & Oelke, 1967). Psychological stress related to financial problems, health problems, or poor family relations may affect academic performance negatively (Brackney & Karabenick, 1995). Besides that, poor family relations may also add pressure to academic performance, thereby negatively impacting it (Kenny & Rice, 1995).

Although there is substantial research conducted to understand the impact of the family environment on academic performance, there is still a gap in research related to Nepal, especially Mahendranagar. Most of the research is conducted from the perspective of academic performance without exploring the psychosocial aspects of the family environment. There is limited research conducted to understand how economic, behavioral, and environmental aspects of the family environment are related to each other through a single framework.

In response to this gap in knowledge, this study aims to investigate the role that three important variables play in affecting student performance. These variables are financial status, parental behavior, and family environment. The hypotheses that are proposed are based on the premise that all three variables are related to student performance in a positive manner.

Literature review

This family-students academic performance has been researched in the literature on education and psychology. The relationship between the family and the academic performance of the student may be understood by taking a multidimensional approach to understanding the structural, economic, and psychosocial aspects of the family. The family unit, according to the systems theory, is a unit where all the components, like parent relationships, parent-child communication, and parent-child emotional environment, interact to influence the child’s development and academic performance (Parke, 2004). The disruption in this unit, like financial instability, family conflicts, and lack of support, has been known to affect the student’s psychological outcomes, which in turn affects academic performance (Kenny & Rice, 1995).

From a socioeconomic point of view, it is not possible to ignore the importance of family background with respect to opportunities for education. From a socioeconomic theory point of view, access to financial resources has been considered an important factor, which affects the extent of the actualization of opportunities for education. For example, access to learning materials, tutoring, and a conducive learning environment has been considered important with respect to student performance (Gobena, 2018; Pant, 2020). From an empirical point of view, it has been established that socioeconomic theory has some truth, as students from a higher socioeconomic background have a higher chance of performing better at school due to their access to opportunities for education. Further research has established that socioeconomic status not only affects student performance but does so through other factors as well, such as parental involvement

In order to add another dimension to the economic approach, social capital theory has also emphasized the role of parental involvement, communication, and support in order to enhance the academic performance of their children (Latu, 2021; Coleman, 1988). For example, it has been observed that when parents become involved in their children's education, it has a positive impact on the motivation, cognitive, and academic performance of their children. However, it has also been observed that the impact of parental involvement varies depending on the nature of involvement, as supportive and autonomy-enhancing involvement has a more positive impact on the student than controlling and pressurizing involvement.

Family environment, which is related to physical and emotional factors, is another important aspect to consider in this regard. A conducive family environment is likely to result in the building up of positive psychological factors like self-confidence, motivation, and emotional stability in students, which are important in determining academic success (Akinleke, 2017; Latu, 2021). However, dysfunctional family environments have negative effects on students' mental health and academic performance. Today, research has proved that family cohesion, support, and harmonious relationships have a positive impact on academic performance, while dysfunctional family environments result in stress, depression, and lack of academic motivation in students

The recent empirical research also supports the idea of the complex and interdependent nature of the aforementioned family-related factors in relation to their impact on academic performance. A review of the determinants of academic achievement in students suggests that the aforementioned family-related variables are integral aspects of the overall ecological model of influences on student performance. This supports the idea that academic performance is not the result of a single factor but is influenced by the interaction of multiple influences.

In addition to that, emerging research has also started to examine the mediating and moderating processes through which family influences affect academic performance. For example, emerging research has shown that parental involvement acts as a mediator between socioeconomic status and

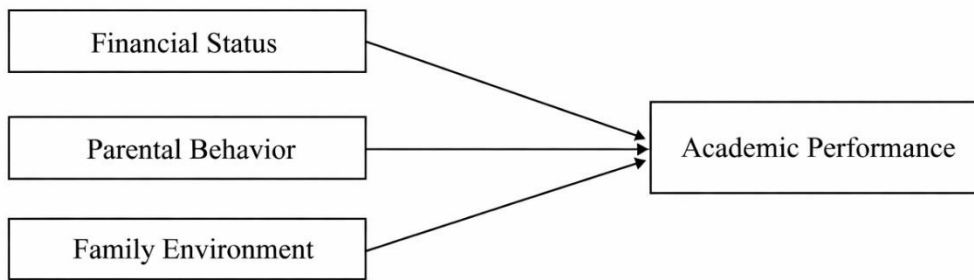
academic performance; that is to say that financial status is not the only factor that affects academic performance without parental involvement . Similarly, research has shown that motivational factors are the key processes through which parental influences affect academic performance; that is to say that emotional support is critical for learning.

However, despite the large body of literature in this area, inconsistencies in findings with regard to the relative importance of different family factors are evident. While some studies point to the dominant role played by socioeconomic status in family influences, others point to the importance of parental involvement and family environment, suggesting that these factors are more likely to be complementary to one another. Moreover, most existing studies focus on different family influences in isolation from one another, which limits a holistic understanding of these factors in a unified manner.

In Nepal, there is limited research on the joint influence of financial status, parental behavior, and family environment on academic performance. Existing research by Pant (2020) and Neupane & Gurung (2021) has offered some insights on the role of financial status. However, findings on parental behavior are inconsistent. Therefore, there is a need to conduct Nepal-specific research to examine the joint influence of financial status and parental behavior on academic performance. The current study has employed an integrated approach, where financial status represents the economic dimension, and parental behavior/family environment represents the social-emotional dimension of academic performance. This study attempts to fill existing gaps in the literature on academic performance to provide a more cohesive understanding of family-related factors.

Conceptual Framework

Following the theoretical underpinnings of family systems theory, socioeconomic theory, and social capital theory, this research proposes a conceptual framework. The framework addresses both the economic and psychosocial aspects of family influence on academic performance. The conceptual framework assumes that student academic performance is mediated by three primary factors: financial status, parental behavior, and family environment. Financial status refers to the structural and economic capability of the family to deliver educational resources and opportunities; in this research, financial status refers to the extent to which the student has access to essential educational resources and opportunities. Following the postulations of socioeconomic theory, financial status is expected to have a direct relationship with student academic performance by offering the student the resources essential to educational engagement (Gobena, 2018; Pant, 2020). Parental behavior refers to the qualitative aspects of the parent-student relationship. The study uses social capital theory to show that parental behavior has a positive impact on academic performance. Under this theory, parental behavior is seen as a resource that has the potential to influence motivation, discipline, and involvement in the student's academic performance (Latu, 2021; Coleman, 1988). Positive parental behavior is expected to influence academic performance by enhancing the student's psychological preparedness.



Source: Adapted from Gu, Hassan, & Sulaiman (2024)

Based on the conceptual framework and prior literature, the following hypotheses are proposed:

H1: Financial status has a significant positive relationship with students' academic performance.

H2: Parental behavior has a significant positive relationship with students' academic performance.

H3: Family environment has a significant positive relationship with students' academic performance.

Methodology

This study employed a quantitative cross-sectional research design in investigating the impact of factors related to the family on the academic performance of students. The quantitative research design is considered most suitable in this study since it allows the measurement of the variables, which is important in testing the hypotheses to be tested in this study. Moreover, this study employed a cross-sectional research design, which enables the collection of data in a single point in time. The cross-sectional design is most suitable in establishing the patterns of association and establishing the predictive relationships between the variables in a given population.

The target group for this study is comprised of college students aged 18 years and above enrolled in various educational institutions in Mahendranagar. This group is considered appropriate for the study because they are academically mature and may have been influenced by various kinds of family influences at a critical period of educational development. A total of 85 respondents were selected for the study using the convenience sampling method. Convenience sampling is considered most appropriate for this study because of the limitations of the study. Convenience sampling is considered to be a non-probability sampling method; though it is limited in many aspects, it is still the most common method of sampling in social science research.

The data collection instrument used to collect the data for this study was a structured questionnaire that was conducted through an online platform. This helped to efficiently collect the data. The questions were formulated based on existing literature. The questions were divided into several sections. The first section of the questionnaire collected demographic variables such as age, gender, education level, and

marital status. The second section of the questionnaire collected family background variables such as family structure, income level, and other related factors. The third section of the questionnaire collected the variables of interest to this study, such as financial status, parental behavior, family environment, academic performance, among others. These variables were measured by several questions that were formulated using a five-point Likert scale ranging from strongly disagree to strongly agree. This helped to quantify the variables.

Before conducting the study, a pilot study was conducted to assess the validity of the questions. This helped to assess the reliability of the questions. Based on the pilot study, the questions were refined to enhance the validity of the study. After conducting the study, the data collected was carefully examined to ensure that it was accurate.

The study aims to establish the link between three independent variables: financial status, parental behavior, and family environment, and one dependent variable: academic performance. The financial status is a measure of the financial condition of the students' family. Parental behavior encompasses various dimensions such as communication, emotional support, and involvement in academic activities. Family environment encompasses various dimensions. On the other hand, academic performance is a measure of students' perceived academic achievement, satisfaction, and ability to handle academic activities. Each dimension has various measures to represent it.

In addition, data analysis was performed using IBM SPSS Statistics 30.0. This software has been recognized in the scientific community as a first-rate tool for quantitative data analysis. The analysis of the collected data was performed in two ways. Firstly, descriptive statistical analysis, which includes frequency, percentage, means, and standard deviation, was employed. This approach helped in understanding the trends. Secondly, inferential analysis of the collected data was performed. In this regard, Pearson correlation analysis was used to analyze the relationship between independent variables and academic performance. Furthermore, multiple regression analysis was performed to analyze the predictability of financial status, parents' behavior, and family environment on academic performance. The level of significance in the study was set at 0.01 and 0.05.

The regression model employed in this study is expressed as:

$$AP = \alpha + \beta_1 FS + \beta_2 PB + \beta_3 FE + \varepsilon$$

Where:

AP = Academic Performance

FS = Financial Status

PB = Parental Behavior

FE = Family Environment

α = Intercept

$\beta_1, \beta_2, \beta_3$ = Regression coefficients

ε = Error term

Ethical issues were carefully adhered to at every step of the research. The research was purely voluntary, and respondents were adequately enlightened about the study. Confidentiality and anonymity were fully observed, and the research was purely for academic purposes.

Results

The data were analyzed using descriptive and inferential statistical methods. Descriptive statistical methods such as frequency distribution, percentage distribution, mean, and standard deviation were used to understand the respondents and their attitudes. To understand the relationship between the variables of family factors and academic performance, correlation analysis and multiple regression analysis were conducted. The significance level of 0.01 and 0.05 was considered.

Descriptive Profile of Respondents

The Descriptive Profile of Respondents is an overview of the most important attributes of the research subjects. The details include their age, sex, education level, occupation, financial status, among others. This part aims to help the reader comprehend the respondents and give accurate meaning to the research outcomes and significance.

Table 1

Demographic Profile of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	30	35.3%
	Female	55	64.7%
Age	Below 20	20	23.5%
	20–25	56	65.9%
	25–30	8	9.4%
	Above 30	1	1.2%
Education Level	Intermediate	10	11.8%
	Bachelor	62	72.9%
	Masters and Above	13	15.3%
Marital Status	Single	76	89.4%
	Married	9	10.6%
Religion	Hindu	76	89.4%

	Buddha	4	4.7%
	Christian	3	3.5%
	Muslim	2	2.4%
Income Level	Below 10000	50	58.8%
	10000–20000	18	21.2%
	20000–30000	8	9.4%
	Above 30000	9	10.6%
Total		85	100%

Source: SPSS

The demographic information provided about the respondents creates a good overview of the general setting in which the data was collected. With regard to the information about the gender of the respondents, it is evident that the data collected is more likely to represent the views and opinions of females compared to males. This is because the number of females (64.7%) is significantly higher than the number of male respondents (35.3%). With regard to the information about the age distribution of the respondents, it is evident that the majority of the respondents (65.9%) fall in the 20-25 age category. This is closely followed by the category of respondents who were below 20 years at the time of data collection (23.5%). This information suggests that the data was collected among young adults who were actively engaged in their studies. The category of respondents who were between 25-30 years was smaller in number (9.4%), and only 1.2% were above 30 years. With regard to the information about the educational level of the respondents, it is evident that the majority (72.9%) held a bachelor's degree. This is followed by those who held a master's degree (15.3%) and those at an intermediate level (11.8%). This information suggests that the data collected was primarily based on the academic experiences of the respondents at the bachelor's level. With regard to marital status, it is evident that the majority (89.4%) were single. This suggests that the data collected was primarily based on the views and opinions of people who were probably concentrated in their studies. With regard to the information about the religion of the respondents, it is evident that the majority (89.4%) were Hindus. This was followed by Buddhists (4.7%), Christians (3.5%), and Muslims (2.4%). With regard to the information about the income levels of the respondents, it is evident that the majority (58.8%) fell in the lowest category. This category comprised people whose monthly income was below NPR 10,000.

Family Background and Issues

Table 2

Family Structure

Family Structure	Frequency	Percentage
Nuclear	36	42.4%
Joint	39	45.9%

Single Parent	10	11.8%
Total	85	100%

Source: SPSS

Moreover, the analysis of family structure (Table 7) shows that most respondents are from joint families (45.9%), followed by nuclear families (42.4%), while a smaller proportion of respondents are from single-parent families (11.8%). The above result is related to the fact that extended family systems are common in the study area.

Table 3

Conflictive Family

Conflictive Family	Frequency	Percentage
Yes	15	17.6%
No	58	68.2%
Maybe	12	14.1%
Total	85	100%

Source: SPSS

As far as family dynamics are concerned, Table 8 indicates that the majority of respondents (68.2%) perceive their families to be non-conflictive, while 17.6% report conflict, and 14.1% are unsure. This indicates that most students are situated in relatively stable family settings.

Table 4

Relationship with Parents

Response	Frequency	Percentage
Yes	72	84.7%
No	8	9.4%
Maybe	5	5.9%
Total	85	100%

Source: SPSS

In the same breath, as illustrated in Table 9 below, the proportion of people who enjoy positive relations with their parents is quite significant (84.7%). It means that not many participants have negative or neutral relationships with their parents (9.4% and 5.9% respectively). It thus means that most people have positive family relations with their parents, while others do not.

Table 5

Communication Gap

Communication Gap	Frequency	Percentage
Yes	14	16.5%
No	58	68.2%

Maybe	13	15.3%
Total	85	100%

Source: SPSS

Moreover, in Table 10, it is identified that 68.2% of respondents affirm that they do not perceive any communication gap in their families. This suggests that interpersonal communication in most families is effective. However, the existence of respondents who perceive a communication gap or uncertainty in family relationships suggests that interpersonal communication in families is not homogeneous.

Table 6

Family Issues Experienced

Issue	Frequency	Percentage
Financial difficulties	42	49.4%
Parental conflict	13	15.3%
Health issues	38	44.7%
Parental separation	8	9.4%
Nothing	27	31.8%

Source: SPSS

The percentages in Table 11 show that family-related issues that most respondents face are economic problems (49.4%), followed by health-related problems (44.7%), parental conflict (15.3%), and parental separation (9.4%). However, 31.8% of respondents affirm that they face no family-related issues.

Table 7

Issues Affecting Academic Performance

Issue	Frequency	Percentage
Financial difficulties	49	57.6%
Parental conflict	22	25.9%
Health issues	33	38.8%
Parental separation	9	10.6%
Nothing	8	9.4%

Source: SPSS

Most importantly, however, Table 12 illustrates that financial problems are identified as the most important factor influencing academic performance (57.6%), followed by health-related problems (38.8%) and parental conflict (25.9%). Again, this emphasizes the role of financial constraints in influencing student academic performance.

Descriptive Analysis of Study Variables

Table 8

Financial Status

Statement	SD	D	N	A	SA	Total	Mean	Standard Deviation
My family's financial status is stable.	10	14	24	29	8	85	3.15	1.16
Income of my family is enough to support my education.	15	17	14	28	11	85	3.04	1.331
My parents always support me financially.	13	9	13	28	22	85	3.44	1.384
Financial difficulties affect my access to resources.	15	17	25	19	9	85	2.88	1.248
Weighted Average							3.1265	0.91011

Source: SPSS

The descriptive statistical analysis on the financial status (Table 15) reveals that the respondents have a moderate level of agreement on their financial conditions. The weighted average mean value of 3.1265 reveals that the respondents perceive their financial status to be stable. However, the standard deviations on financial conditions reveal that the respondents have different financial experiences. Although the financial support received from their parents appears to be stable (mean = 3.44), their perceptions on their income sufficiency and availability of resources are neutral. This reveals that financial stability is not universally experienced.

Table 9

Parental Behavior

Statement	SD	D	N	A	SA	Total	Mean	Standard Deviation
My parents communicate well with each other.	10	8	10	37	20	85	3.58	1.276
Behavior of my parents is friendly with me.	14	8	11	31	21	85	3.44	1.393
My parents support me emotionally.	11	10	6	30	28	85	3.64	1.387
My parents are actively involved in my academic life.	11	9	10	36	19	85	3.51	1.306
Weighted Average							3.5382	1.17546

Source: SPSS

In terms of parental behavior (Table 16), all the parental behavior indicators have a mean value greater than 3.4. The weighted average mean value is 3.5382. This reveals that the respondents perceive their parents' behavior to be positive. This is particularly true in terms of their emotional support (mean =

3.64), communication (mean = 3.58), and academic involvement (mean = 3.51). This reveals that the majority of the respondents have positive parental interactions.

Table 10

Family Environment

Statement	SD	D	N	A	SA	Total	Mean	Standard Deviation
My family environment is friendly.	13	8	10	31	23	85	3.51	1.411
My family members help each other in difficult situation.	11	9	10	28	27	85	3.6	1.366
My family's reaction to my academic performance influences my motivation.	8	5	16	40	16	85	3.6	1.177
There is no gender discrimination in my family.	6	9	7	28	35	85	3.92	1.256
Weighted Average							3.6441	0.99356

Source: SPSS

Similarly, the analysis of the family environment (Table 17) shows positive perceptions, with all mean values above 3.5 and a weighted average mean value of 3.6441. The highest mean value, 3.92, is related to the absence of discrimination between genders, showing a strong perception of fairness in the family environment. Moreover, the relatively high mean values related to family support (3.6) and motivational influence (3.6) emphasize the influence of the family environment on academic motivation. However, the variation in responses may imply that not all students have equal support in their environment.

Table 11

Academic Performance

Statement	SD	D	N	A	SA	Total	Mean	Standard
I have always scored good marks in	13	10	15	37	10	85	3.26	1.264
I am happy with my academic	8	17	14	34	12	85	3.31	1.195
Family issues influence my time	9	20	16	26	14	85	3.19	1.268
Family issues significantly impact	7	16	25	20	17	85	3.27	1.199
I can perform better with parental	6	12	14	32	21	85	3.6	1.217
Weighted Average							3.3247	0.82749

Source: SPSS

Concerning academic performance (Table 18), the mean values vary from 3.19 to 3.6, with a weighted average mean value equal to 3.3247. The results show moderate levels of perceived academic performance by the respondents. In particular, the highest mean value, 3.6, is related to the perception that parental support is related to academic performance, which again shows the importance of family support. However, relatively low mean values are related to time management and the impact of family

issues on academic performance, showing some ambiguity in the influence of the family environment on academic performance.

Correlation Analysis

Table 12

Correlation Matrix

Variable	FS	PB	FE	AP
FS	1			
PB	0.566**	1		
FE	0.598**	0.841**	1	
AP	0.600**	0.508**	0.509**	1

Note: Correlation is significant at the 0.01 level (2-tailed)

Source: SPSS

The correlation matrix shown in Table 19 indicates that there is a significant positive correlation between the study variables. For instance, there is a strong positive correlation between financial status and academic performance ($r = 0.600$), indicating that financially stable students tend to have better academic performance. On the other hand, there is a moderate positive correlation between parental behavior ($r = 0.508$) and family environment ($r = 0.509$) and academic performance, indicating that these factors contribute to academic performance to some extent.

Furthermore, the strong relationship between parental behavior and family environment is shown through their correlation value of 0.841. This may show that these variables contribute to academic performance jointly rather than independently.

Regression Analysis

Table 13

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error
1	0.636	0.404	0.382	0.65054

Source: SPSS

The regression model summary (Table 20) indicates that there is a moderate level of relationship between independent variables and academic performance, as shown through the value of $R = 0.636$. The value of R^2 is 0.404, indicating that 40.4% of the variance of academic performance is due to financial status, parents' behavior, and family environment.

Table 14 (ANOVA)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	23.239	3	7.746	18.304	<0.001
Residual	34.279	81	0.423		
Total	57.518	84			

Source: SPSS

The ANOVA results in Table 21 reveal the regression model as statistically significant, as indicated by $F = 18.304$, $p < 0.001$. This reveals the contribution of independent variables in explaining the variance in academic performance.

Table 15

Coefficients

Variable	B	Std. Error	Beta	t	Sig.
Constant	1.336	0.293		4.568	<0.001
FS	0.403	0.098	0.443	4.097	<0.001
PB	0.125	0.113	0.177	1.104	0.273
FE	0.079	0.137	0.095	0.575	0.567

Source: SPSS

The coefficients table (Table 22) gives further insight into the individual contributions made by each predictor. Financial status is identified as a statistically significant predictor in determining academic performance ($\beta = 0.403$, $p < 0.001$), thus confirming the hypothesis that financial status is a critical factor in determining academic performance. Parental behavior ($p = 0.273$) and family environment ($p = 0.567$), however, are not statistically significant and thus show that they play an insignificant role in determining academic performance.

The findings show that parental behavior and family environment are both positive predictors in determining academic performance but that they play an indirect role in determining academic performance. Additionally, the findings show that financial status is a critical factor in determining academic performance in that it was a dominant predictor in the regression model.

Discussion

The major aim of this study was to examine the family-related factors, which include financial status, parent behaviors, and family environments, that have an impact on the academic performance of students. The study findings of this research are useful in providing valuable evidence regarding the relative importance of the financial status and psychosocial aspects of family life, especially among college students in Mahendranagar.

The most important study finding of this research study is that financial status has a major impact on the academic performance of students. The study findings reveal that financial status has a statistically positive influence on academic performance. This indicates that students who come from sound financial backgrounds have the ability to attain better academic performance. This research finding is consistent with the literature, which reveals that financial status has a major impact on the academic performance of students (Pant, 2020; Gobena, 2018). This is because financial status enables students to access basic academic resources, which are important for improving academic performance. In

developing countries like Nepal, financial status has a major obstacle for improving the academic performance of students, especially because of the huge difference between the rich and the poor.

Although parental behavior and family environment have moderate positive relationships with academic performance, they did not emerge as statistically significant predictors in the regression analysis. This indicates that although these predictors have a positive relationship with academic performance, their independent influence on academic performance may be limited once financial status is controlled. This study partially confirms earlier findings by Latu (2021) and Akinleke (2017) on the need to consider parental involvement and family environment as they relate to academic performance. However, this study indicates that these predictors may not have a direct influence on academic performance but rather have an indirect influence.

The difference between the findings of correlation analysis and regression analysis is a feature that deserves special attention. On the one hand, correlation analysis has revealed moderate positive relationships between parental behavior, family environment, and academic performance. On the other hand, these relationships are not sustained in regression analysis. A possible reason for this difference is that parental behavior and family environment are closely interconnected ($r = 0.841$). These two features may be viewed as complementary dimensions of a more general psychosocial construct. Therefore, when financial status enters the regression equation, it may overshadow the role of these interconnected features.

Moreover, the findings of the descriptive study support the assumption that financial issues are central to the academic experiences of students. The most common issues faced by students in their families include financial issues (49.4%), followed by health issues (44.7%). In addition, financial issues have been identified as the most critical issues affecting the academic performance of students by 57.6%. The current study is in line with previous studies indicating that family-related issues, particularly financial issues, may have a negative impact on the psychological well-being and academic performance of students (Deng et al., 2022; Bahrassa et al., 2011). Financial issues may hinder students from accessing academic resources, besides having a psychological impact on them.

It is noteworthy that there is a certain paradox that arises from the study findings; that is, although the majority of respondents had reported a positive relationship with their parents, communication skills, and a supportive family environment, these were not statistically significant predictors of academic performance. This may indicate that although a supportive family environment is beneficial for academic performance, it may not be enough to promote academic performance without the corresponding financial resources.

On a broader scale, the study highlights the multidimensional nature of academic performance, indicating that economic factors might have a more determining power compared to psychosocial

factors. Although family dynamics have a bearing on the general development of students, their bearing on academic performance seems to be limited, possibly through other factors as well.

The present study makes a significant contribution to the existing literature by providing context-specific data from Mahendranagar, thus filling a major research gap in Nepali studies. By incorporating the economic and psychosocial aspects of academic performance through a common analytical framework, the study offers a more holistic picture of the family dynamics that affect academic performance. The study highlights the importance of addressing financial disparities while acknowledging the positive aspects of family dynamics for academic performance.

Conclusion

The aim of this study is to examine the impact of factors related to the family environment, such as financial status, behavior of parents, and the environment of the family, on the academic performance of the student. This study is conducted among college students in Mahendranagar. It is evident from the study that financial status is the most important factor that impacts the academic performance of the student. It is more likely for the student to achieve higher grades if he/she is from a financially stable background than from an unstable background. Although there is a positive relationship between the behavior of parents and the environment of the family with the academic performance of the student, these factors have been found to be statistically insignificant. This may indicate that although the behavior of parents and the environment of the family are responsible for impacting the academic performance of the student, they may not be solely responsible for impacting the academic performance of the student in the face of economic problems. Furthermore, financial issues, health problems, and parental conflicts have been identified as the most common family-related issues faced by students. Nevertheless, financial issues have been identified as the most important factor that affects students' academic performance. This further emphasizes the importance of financial issues with respect to students' academic performance. Thus, it can be concluded that family support and parental behaviors are important with respect to students' academic performance; at the same time, financial issues are important with respect to students' academic performance. Thus, in order to enhance students' academic performance, it is necessary to provide emotional support as well as financial support.

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