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INFLUENCE OF EDUCATIONAL COST ON THE ATTENDANCE AND CLASS PARTICIPATION OF ECONOMICS EDUCATION STUDENTS IN UNIVERSITY OF JOS

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Abstract
This study examined the influence of educational cost on lecture attendance and class participation of Economics Education students at the University of Jos. The study was motivated by the increasing cost of tertiary education and concerns about its effect on students' academic engagement. Two research questions and two corresponding hypotheses guided the study. The study adopted a descriptive survey research design. The population consisted of 173 Economics Education students from 100 to 400 level, and the entire population was used as the sample through the census sampling technique. Data were collected using a structured questionnaire titled *Educational Cost, Class Participation and Attendance Questionnaire (ECCPAQ)* developed by the researchers. The instrument was validated by experts in Economics Education and Measurement and Evaluation. Data were collected using Google Forms with the assistance of class representatives and level coordinators. The collected data were analyzed using the SPSS Statistics package. Mean and standard deviation were used to answer the research questions, while chi-square (χ^2) statistics were used to test the hypotheses at the 0.05 level of significance. The findings revealed that educational cost significantly influenced students' lecture attendance and class participation. Specifically, high tuition fees, transportation expenses, and the cost of learning materials created financial pressures that affected students' ability to attend lectures regularly and participate actively in class activities. Based on the findings, the study recommended that the university management should strengthen financial support mechanisms and improve access to affordable learning resources to enhance students' attendance and participation in academic activities.

Keywords: Attendance, Class Participation, Economics Education, Educational Cost, Financial

Introduction

Education is regarded as a fundamental instrument for individual development and societal progress. It is a structured process through which individuals acquire knowledge, skills, attitudes, and competencies necessary for participation in social, economic, and political life.

Education contributes significantly to human capital development, productivity, and national economic growth by equipping individuals with intellectual and technical capabilities required in modern economies. In Nigeria, education is formally obtained through primary, secondary, and tertiary levels of schooling.

Tertiary education, which includes universities, polytechnics, and colleges of education, represents the stage of education after secondary schooling and focuses on advanced learning, research, professional training, and the development of skilled human capital necessary for national development. Universities, in particular, play a critical role in knowledge production, innovation, and workforce preparation, making them central to economic growth and societal advancement. Many governments and institutions have increased investments in higher education to support research capacity, technological innovation, and productivity (Organisation for Economic Co-operation and Development, 2024). Globally, the demand for university education has expanded as economies increasingly depend on knowledge-based industries and highly skilled labour.

The educational process can be understood as a system comprising input, process, and output: students entering the system as input, teaching and learning activities as the process, and learning outcomes as the output. In many higher education systems in Nigeria, declining public funding, inflation and rising institutional expenditures have shifted part of the financial responsibility for university education to students and their families. This responsibility is borne either indirectly through taxes or directly through personal expenditures that support the day-to-day running of universities. This shift has increased the financial burden associated with obtaining a university degree, making educational costs an important issue in contemporary discussions on access, equity, and sustainability in higher education.

Educational costs refer to the total financial expenditures required to obtain formal education within an institution. It is the expenditure incurred by parents, students or other relevant bodies on education. Educational cost includes direct monetary expenses such as tuition and textbooks, as well as indirect costs such as lost income and travel time associated with university attendance; global evidence shows households continue to bear a rising share of these costs even where national education spending has increased (World Bank, Global Education Monitoring Report, & UNESCO Institute for Statistics, 2022). In tertiary institutions, these costs include: tuition fees, accommodation, textbooks and stationaries, students' clothing, examination fees, feeding, transport fares, internet access, laboratory charges, electricity charges, school trips, pocket money and other academic-related expenses necessary for successful learning. Educational cost also includes opportunity cost of education such time and income the students forgo in the course of their education.

In Nigeria, escalating educational costs in public universities pose significant barriers to student engagement. These challenges affect access, retention, and active involvement in learning, consistent with global evidence that households in low- and middle-income countries continue to absorb a growing share of education costs even as overall education spending has risen only unevenly (World Bank, Global Education Monitoring Report, & UNESCO Institute

for Statistics, 2022). Fodio and Buhari (2025) found that rising tuition fees, daily living expenses, and the cost of academic materials were each significantly and negatively associated with the academic performance of students at Usmanu Danfodiyo University, Sokoto, often pushing students toward part-time work or reduced spending on food and materials to cope. These costs, combined with living expenses, often strain students from low-income backgrounds, impacting their ability to attend classes regularly and participate actively.

Attendance refers to the consistent presence of students during lectures, practical classes, fieldwork and other academic activities within an educational institution. It is widely regarded as a fundamental indicator of academic engagement and commitment to learning. Credé, Roch, and Kieszczynka (2010), in a meta-analysis of 69 studies, found that class attendance has a strong positive relationship with both course grades and overall GPA, making it one of the strongest known predictors of academic performance, comparable to or stronger than standardized test scores and high school GPA. Attendance lays the foundation for learning, and class participation builds on it by allowing students to engage more actively with learning materials.

Class participation refers to the active involvement of students in classroom learning activities such as contributing to discussions, asking questions, responding to instructors, and engaging in collaborative academic tasks. Active participation is a critical element for effective teaching and learning because it promotes deeper understanding of course content, encourages critical thinking, and enhances knowledge retention. Participation also enhances learning by allowing students to share ideas, clarify difficult concepts, and engage meaningfully with lecturers and peers. Students who actively participate in classroom interactions tend to develop better communication skills, think critically and perform better in their studies.

Despite the importance of class attendance and participation, declining attendance rates have been reported in many tertiary institutions, with financial pressures, employment commitments, and rising living costs identified as major contributing factors affecting students' ability to attend lectures regularly (Mulligan & Mac an Bhaird, 2026). These concerns highlight the growing need to examine how financial obligations associated with tertiary education may influence students' academic engagement, particularly in terms of their attendance and participation in classroom learning activities. This study will provide empirical data that will help policymakers understand the extent to which educational costs influence student engagement, enabling them to allocate resources more effectively to support students and implement strategies that promote equal opportunities for students.

Statement of the Problem

Despite various efforts to improve access to education in Nigeria, the rising cost of tertiary education has become a significant concern affecting students' academic engagement. Government funding for education in Nigeria has consistently fallen short of international benchmarks: Ohaegbulem and Chijioke (2023) found that, across 1960 to 2023, the Federal Government's average annual budgetary allocation to education was about 5.94%, well below UNESCO's recommended minimum thresholds of 15%, 20%, and 26% of total government expenditure. This shortfall has persisted into the present where the government allocated ₦3.52

trillion of Nigeria's 2025 federal budget to education, representing only about 7% of total government expenditure.

Due to this persistent underfunding, public universities increasingly depend on student payments and institutional charges to sustain their operations. Consequently, increases in tuition and related fees place financial pressure on students, particularly those from middle- and low-income families, who may be compelled to seek part-time employment to support their studies. This situation often reduces the time and energy available for academic activities, thereby affecting regular class attendance and active participation. In addition, broader economic factors, such as rising living and transportation costs associated with policies like fuel subsidy removal, further intensify the financial burden on students and may discourage consistent attendance at lectures.

This challenge is evident at the University of Jos, where the school administration, following consultations with stakeholders, increased undergraduate school charges by about 130% in the 2022/2023 academic session. Under the revised fee structure, new students in programmes without laboratory requirements now pay approximately ₦105,000, compared to the previous ₦45,000, covering registration, examination, and medical service charges. These changes may place financial pressure on many students and compel them to divide their attention between academic work and income-generating activities, which can negatively affect their involvement in academic activities. In some cases, students may choose to delay enrollment, take fewer courses, or even drop out of school. This study is therefore necessitated by the need to examine how educational costs influence students' engagement in academic activities.

Aim and Objectives

The aim of this study is to determine the influence of educational cost on the attendance and class participation of Economics Education students in University of Jos. Specifically, the objectives of the study include:

1. To examine the relationship between educational costs and lecture attendance of Economics Education students in University of Jos.
2. To assess the influence of educational costs on the level of class participation of Economics Education students in University of Jos.

Research Questions

The following research questions were answered in this study:

1. What is the relationship between educational costs and lecture attendance of Economics Education students in University of Jos?
2. How has educational costs influenced level of class participation of Economics Education students in University of Jos?

Hypotheses

The following hypotheses were tested at 0.05 level of significance:

1. There is no significant relationship between educational costs and lecture attendance of Economics Education students in University of Jos.
2. There is no significant relationship between educational costs and the level of class participation of Economics Education students in University of Jos.

Literature Review

Student attendance is an essential predictor of academic success. Regular class attendance facilitates exposure to course content, peer interaction, and instructor feedback, thereby enhancing learning outcomes. Ogbuagu, Ohalete, Nwaoga, Uroko, and Onyeanuna (2024) found that the inability to pay bills, the high cost of academic materials, difficulty paying school fees, and part-time work schedules were the most significant contributors to student financial stress, with implications for sustained academic engagement, and recommended stronger institutional financial-support measures. Mulligan and Mac an Bhaird (2026) similarly found that financial burdens, commuting costs, and part-time work were the two most dominant themes explaining reduced lecture attendance among first-year students, with students reporting they had skipped lectures specifically to save money for transport or course materials. Studies show that economic pressures such as work obligations necessitated by financial need can reduce attendance. Financial stress also leads to absenteeism by causing anxiety and lowering students' motivation to study.

Financial stress from costs leads to absenteeism, as students work part-time or skip classes due to transport problems. Fodio and Buhari (2025) similarly found that financial stress arising from tuition, living costs, and material costs was significantly associated with reduced academic performance among Nigerian public university students. Keykha (2024) found that tuition-paying postgraduate students at Tehran University were significantly more likely to withdraw from their studies than their non-tuition-paying peers, describing tuition fee burden as arising when the cost of education rises faster than family income, making higher education less accessible to economically disadvantaged students. This results in psychological distress, affecting students' focus, motivation, and long-term educational aspirations. Financial constraints influence students' participation in schooling. Educational expenditures such as tuition fees, books, and transportation costs significantly reduce students' engagement and attendance in academic activities. Students from low-income households were more likely to miss lectures or suspend their studies due to financial constraints.

In addition, financial stress contributes to irregular class attendance as students often resort to off-campus employment or choose less expensive accommodation located far from campus to cope with rising educational costs. These financial pressures reduce the time and energy available for academic activities, leading to increased absenteeism and lower classroom participation. A study by Fodio and Buhari (2025) at Usmanu Danfodiyo University found that the burden of educational expenses was associated with fatigue, divided attention, and reduced concentration, while the high cost of living resulted in students skipping meals, further affecting

their ability to engage effectively in learning. Similarly, broader economic challenges, including poverty, inflation, and increasing transportation costs, have been identified as significant factors that discourage regular class attendance and adversely affect students' academic performance.

Class participation involves active student engagement in discussions, problem-solving, and collaborative activities. Participation depends on preparation and access to resources. Unaffordable textbooks and limited access to digital resources reduce active classroom engagement; students unable to afford required textbooks have been shown to be significantly more likely to withdraw from or fail their courses (Becker, Safa, & Becker, 2023). Kahu and Nelson (2018) argue that students' psychosocial states, including their sense of academic self-efficacy and belonging, interact with institutional and personal circumstances such as financial hardship to shape the depth of classroom participation. Financial anxiety is associated with lower class involvement and reluctance to participate in discussions and academic activities.

In fields such as Economics Education, participatory learning supports conceptual understanding and critical thinking. High tuition fees, accommodation costs, and limited financial support increase students' stress levels and reduce their participation in academic activities, including lecture attendance and class discussions (Fodio & Buhari, 2025). Financial constraints can reduce participation as students might skip classes to work part-time or experience stress that diminishes cognitive engagement. The cost of academic materials can be seen as the financial burden that students bear when acquiring textbooks, digital resources, and other essential learning materials required for their studies, often limiting their capacity to participate fully and access quality education (Becker, Safa, & Becker, 2023). Participation decreases when students cannot afford textbooks, leading to incomplete assignments, and socioeconomic factors amplify this problem, making lower-income students more likely to drop out.

Theoretical Framework

This study is anchored on the Human Capital Theory. Human Capital Theory was originally developed by Theodore Schultz (1961) and later expanded by Gary Becker (1964). The theory posits that education is an investment that individuals undertake in order to improve their productivity, skills, and future earnings. According to this theory, individuals make rational decisions regarding educational investment by weighing the expected benefits against the costs involved. This theory provides a strong basis for explaining how the cost of education influences students' decisions regarding class attendance and participation. The relevance of this theory to the present study lies in its explanation of how financial constraints affect students' educational decisions and behaviours.

Within the context of the university, students allocate financial resources such as tuition fees, accommodation costs, transportation cost, feeding and other academic expenses as part of this investment process. However, the theory also suggests that when the financial burden of education becomes excessively high, it may influence students' educational decisions and behaviours. This can lead students to engage in part-time employment, reduce academic engagement, and commitment to educational. Economics education students at the University of

Jos may adjust their attendance patterns or level of participation in class depending on the economic pressure associated with schooling. Therefore, Human Capital Theory provides a useful lens for understanding the implications of investing in education and emphasizes that when educational costs become burdensome, they may influence students' capacity to fully engage in academic activities such as attending lectures and participating actively in classroom.

Methodology

The study adopted the descriptive survey research design. This design was considered appropriate because it enabled the researcher to collect relevant information from respondents regarding their opinions and experiences related to educational cost and class participation. The population of the study consisted of 173 Economics Education students from 100 level to 400 level in the University of Jos. Since the population size was relatively small, the researcher used the entire population as the sample for the study. Consequently, the census sampling technique was adopted, which involved studying all members of the population in order to obtain comprehensive and unbiased data. The instrument used for data collection was a structured questionnaire titled Educational Cost, Class Participation and Attendance Questionnaire (ECCPAQ) developed by the researcher to gather relevant information from the respondents.

The validity of the instrument was established through face and content validation by two experts in Economics Education unit and Research, Measurement and Evaluation units of Faculty of Education, University of Jos who examined the items to ensure that they were clear, relevant, and capable of measuring the variables of the study. The reliability of the instrument was determined through a pilot study conducted among students with similar characteristics but outside the study sample, and the responses obtained were analyzed using Cronbach's Alpha to ensure internal consistency of the items. Data for the study were collected through the use of Google Forms, and the questionnaire link was distributed to the respondents with the assistance of class representatives and level coordinators of the Economics Education programme in the University of Jos to ensure that all students had access to the instrument and could respond conveniently. The data collected were analyzed through the help of the Statistical Product and Service Solution (SPSS) tool. Descriptive statistics, specifically mean and standard deviation were used to answer the research questions, while the chi-square (χ^2) statistical test was used to test the hypotheses at 0.05 level of significance.

Results

Research Question One: What is the relationship between educational costs and lecture attendance of Economics Education students in University of Jos? Data collected from students were analysed and presented in Table 1.

Table 1: Educational Cost and Lecture Attendance of Economics Education Students

SN	Statements	Mean	Std. Error	Std.
1	High tuition fees affect my ability to attend lectures regularly.	3.14	0.135	1.308
2	High cost of textbooks and other learning materials makes it difficult for me to attend lectures regularly	2.84	0.124	1.203
3	High cost of transport and daily living expenses make it difficult for me to consistently attend lectures	3.82	0.113	1.097
4	I sometimes skip lectures to save money for school-related expenses	3.32	0.130	1.263
5	Worrying about school fees or other educational expenses sometimes prevents me from going to lectures.	2.88	0.121	1.172
6	I prioritize attending lectures even when educational costs are high.	3.90	0.099	0.962
7	I attend lectures less when I face financial difficulties related to my education	3.27	0.130	1.263

Data on the mean ratings and standard deviation of responses of Economics Education students on the influence of educational cost on lecture attendance as presented in Table 1 indicated that the mean ratings of items 2 and 5 were below the cut-off point of 3.0 while the mean score of items 1, 3, 4, 6 and 7 were above the bench mark. This result implied high tuition fees and other educational cost make it difficult for students to attend lectures regularly.

Research Question Two: How has educational costs influenced level of class participation of Economics Education students in University of Jos? Data collected from students were analysed and presented in Table 2.

Table 2: Educational Cost and Students Class Participation

SN	Statements	Mean	Std. Error	Std.
8	Financial constraints limit my involvement in group activities and class discussions, preventing full participation in learning	3.81	0.122	1.185
9	Worrying about educational costs affects my confidence and overall academic achievement	3.78	0.110	1.069
10	I am able to participate fully in class despite educational costs	3.40	0.135	1.306
11	Students who are struggling financially are usually less focused and less active in class discussions.	4.02	0.125	1.209
12	High tuition fees make it difficult for some students to continue or fully take part in their education.	4.60	0.070	0.677
13	I participate less in lectures when I face difficulty affording course materials	3.68	0.114	1.109

Data in Table 2 presented the mean ratings and standard deviation of responses from Economics Education students on the relationship between educational cost and class participation. From the results obtained, it was observed that the mean ratings of items 1, 2, 3, 4, 5 and 6 were above the bench mark points of 3.0. This result implied that the students agreed that educational cost limits their focus and involvement in class activities.

Hypotheses One: There is no significant relationship between educational costs and lecture attendance of Economics Education students in University of Jos. Results were analysed and presented in Table 3.

Table 3: Chi-square Statistics Table of Educational Cost and Lecture Attendance of Students

Chi-Square Tests	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	57.936[a]	2	0.000
Likelihood Ratio	71.819	2	0.000
Linear-by-Linear Association	55.043	1	0.000
N of Valid Cases	94		

The chi-square test showed a significant relationship between educational cost and students' class participation ($\chi^2(2) = 37.746$, $p < 0.05$). Therefore, the null hypothesis is rejected, indicating that educational cost significantly influences students' lecture attendance.

Hypothesis Two: There is no significant relationship between educational costs and the level of class participation of Economics Education students in University of Jos. Results were analysed and presented in Table 4.

Table 4: Chi-square Statistics Table on Educational Cost and Class Participation of Students

Chi-Square Tests	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	37.746[a]	2	0.000
Likelihood Ratio	28.061	2	0.000
Linear-by-Linear Association	27.431	1	0.000
N of Valid Cases	International Journal of Social Science Education (IJSSE) 94		

The chi-square test showed a significant relationship between educational cost and students' class participation ($\chi^2(2) = 37.746$, $p < 0.05$). Therefore, the null hypothesis is rejected, indicating that educational cost significantly influences students' class participation.

Discussion of Findings

The findings from research question one revealed that educational costs had a noticeable influence on the lecture attendance of Economics Education students at the University of Jos. The results in Table 1 showed that Economics Education students agreed that high tuition fees, transportation costs, and other educational expenses affected their ability to attend lectures regularly. Although students indicated that they still prioritized attending lectures even when costs were high, the overall result suggested that financial pressures created challenges that sometimes-limited consistent attendance. The result of hypothesis one further supported this observation, as the chi-square analysis revealed a significant relationship between educational costs and lecture attendance. This finding is consistent with Ogbuagu, Ohalete, Nwaoga, Uroko, and Onyeanuna (2024), who found that financial stress linked to educational costs was significantly associated with reduced academic engagement among Nigerian university students. Similarly, Mulligan and Mac an Bhaird (2026) found that students facing financial burdens were more likely to miss lectures or combine schooling with part-time work, which reduced lecture attendance. The result therefore supports existing literature that rising educational costs can negatively influence students' ability to maintain consistent lecture attendance.

The findings from research question two showed that educational costs also influenced the level of class participation among Economics Education students at the University of Jos. The results presented in Table 2 indicated that Economics Education students generally agreed that financial constraints affected their involvement in class discussions, group activities, and other academic engagements. Many respondents indicated that worrying about educational expenses reduced their confidence and focus in class, while difficulty in affording academic materials limited their ability to participate effectively in learning activities. The result of

hypothesis two confirmed this pattern, as the chi-square analysis revealed a significant relationship between educational cost and class participation, leading to the rejection of the null hypothesis. This finding aligns with Kahu and Nelson (2018), who argue that psychosocial strain, including reduced academic self-efficacy, can diminish students' willingness to actively participate in class discussions. Fodio and Buhari (2025) similarly found that rising tuition fees and living expenses were significantly associated with declines in students' academic performance, consistent with reduced active participation in academic activities.

Conclusion

The findings of this study revealed that educational costs significantly affected both lecture attendance and class participation of Economics Education students at the University of Jos. Rising expenses such as tuition fees, transportation, and learning materials created financial pressure that limited students' regular attendance. While some students still prioritized attending lectures, financial burdens sometimes affected their consistency. Educational costs also reduced students' focus, confidence, and engagement in classroom discussions and group activities. The findings indicate that financial constraints negatively influence academic participation. Overall, educational costs play a major role in shaping students' engagement in learning activities.

Recommendations

Based on the findings of the study, the following recommendations were made:

1. The management of the University of Jos should introduce or strengthen financial support programmes such as scholarships, bursaries, and flexible payment plans to help reduce the financial burden on students and encourage regular lecture attendance.
2. The university administration should improve access to affordable learning resources such as library textbooks, digital learning materials, and reliable internet facilities in order to support students' active participation in classroom learning activities.

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