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FROM THE DESK OF LEAD EDITOR

The Centre for General Nigerian Studies had the second summit held from 4th – 7th December, 2024. The theme of the summit was aptly coined, Fostering Integrity and Peace: Tackling Corruption and Promoting Ethical Leadership in African Education. The summit attracted participants drawn from universities within and outside Nigeria. The summit was declared open by the management team of Lagos State University, ably led by the Vice Chancellor, Prof Ibiyemi Ibilola Olatunji Bello mni NPOM GCGNS inside the main bowl of the Makanjuola Lecture Theatre, Lagos State University, Ojo, Lagos State, Nigeria. It was a 4 day of academic and cutting-edge activities. Scholarly papers were presented, and thereafter, the papers were subjected to peer review. In all, more than 52 presentations were made, but only 20 articles scaled through the hurdles. Ladies and gentlemen, the volume 4 of the journal of Contemporary Issues in Nigerian Economy (JCINE) is highly recommended to scholars, researchers, policy makers, and other stakeholders in the field of education.

Prof. M.O.B Mohammed FNAEAP
Lead Editor

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THE IMPACT OF HIDDEN COSTS ON BUSINESS STUDIES STUDENTS' ACADEMIC AND EXTRACURRICULAR PARTICIPATION IN LAGOS PUBLIC JUNIOR SECONDARY SCHOOLS, NIGERIA

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Abstract

This study examines the impact of hidden costs on business studies students' academic and extracurricular participation in Lagos public junior secondary schools, Badagry, Nigeria. The research employed a descriptive survey design, gathering data from 400 Business studies students and 100 parents from Lagos public junior secondary schools in Badagry. The population comprised all the Business studies students and parents from 20 randomly selected public junior secondary schools in Lagos State using structured questionnaires. Descriptive and inferential statistics were used to analyse the data. This study is guided by two theories which are Human Capital Theory and Conflict Theory, which provide a comprehensive lens for examining the influence of hidden costs on students' participation in public secondary schools in Lagos State. Findings reveal that hidden costs, such as expenses for uniforms, textbooks, transportation, extracurricular activities, and external examination fees, pose significant barriers to equitable access to education. Business studies Students reported that these costs discourage participation in academic and extracurricular activities, negatively affecting their academic performance and sense of inclusion. Similarly, parents highlighted the financial strain these costs on their families, with the highest agreement on the need to eliminate hidden costs for better inclusivity (mean = 3.59, SD = 0.63). The study found a significant difference between Business studies students' and parents' perspectives on the burden of hidden costs, with parents perceiving the financial impact as more severe (t-value of 2.56 and a p-value of 0.011). These findings need urgent policy interventions, including increased government funding, provision of free learning materials, and the establishment of financial aid programmes. Addressing these hidden costs is essential for achieving equitable and inclusive education in Nigeria. Conclusively, the study confirmed that hidden costs significantly affect both Business studies students' and parents' participation in public secondary education in Lagos State. It is suggested that government should increase its support for public education by fully covering the costs associated with uniforms, textbooks, transportation, and extracurricular activities.

Keywords: *Business studies, financial burden, Hidden costs, Students' participation and Parents' perspectives*

Introduction

Education is a cornerstone of socio-economic development, equipping students with the skills and knowledge necessary for personal and societal development, but its accessibility remains hindered by hidden costs, especially in low- and middle-income countries like Nigeria. Despite the policy of free and compulsory basic education under the Universal Basic Education (UBE) Act, families often incur indirect expenses, such as fees for uniforms, books, transportation, examination levies, and parent-teacher association dues. These hidden costs exacerbate inequities in educational participation, particularly in public junior secondary schools where families already struggle to meet financial demands.

Researchers argue that while school fees are eliminated in such programs, the non-tuition costs remain a significant barrier for the poorest households (Lewin, 2021). This is consistent with findings in Nigeria, where structural inefficiencies and insufficient funding exacerbate inequities in public education (Oxford Business Group, 2023). Lagos State's educational landscape reflects the broader challenges within Nigeria's education system. Despite policies aimed at universal access, the need to address hidden costs remains critical to achieving Sustainable Development Goal 4 (SDG 4) on inclusive and equitable quality education. Addressing these costs through strategic interventions and innovative funding mechanisms is essential to ensuring every child in Lagos State has an equal opportunity to thrive academically.

Business Studies is an academic subject that exposes students to business knowledge and practices. The subject was designed to introduce students to the foundational knowledge of the principles and practices of business, Abubakar S. (2020). It is a subject taught at the basic education level of secondary education that is geared towards imparting in students the necessary business skills, attitudes and knowledge required to survive and succeed in the world of business Wokocha & Brown (2017).

Statement of the Problem

According to the Universal Basic education (2013) states that junior secondary education is officially free in Lagos State, hidden costs have created financial barriers for Business studies students from low-income families. These costs, which include transportation, uniforms, learning materials, and informal fees, undermine the Universal Basic Education (UBE) programme's objectives. This issue disproportionately affects underserved communities, leading to absenteeism, dropouts, and academic performance of business studies students.

Despite the Nigerian government's efforts to promote free and compulsory education through initiatives like the Universal Basic Education (UBE) programme, the persistent challenge of hidden costs continues to undermine the realization of equitable and inclusive education. In Lagos State, hidden costs such as the purchase of uniforms, textbooks, examination fees, transportation expenses, and contributions to school projects disproportionately burden low-income families, limiting students' access to and participation in public secondary education. For instance, a study by EDOREN (2018) revealed that 62% of low-income families in Lagos State struggle to meet the non-tuition costs of public education, leading to gaps in attendance and academic performance.

The failure to address these hidden costs threatens the achievement of Sustainable Development Goal 4 (SDG 4), which aims to ensure inclusive and equitable quality education for all. Therefore, there is an urgent need to investigate the extent to which hidden costs influence students'

participation in public junior secondary schools in Lagos State and to propose actionable solutions for mitigating these barriers. This study seeks to bridge this knowledge gap by providing empirical evidence on the impact of hidden costs on business studies students' participation in public junior secondary schools in Lagos State, exploring factors such as socio-economic status, school administration practices, and family dynamics among others and offering policy recommendations to enhance equitable access to education.

Purposes of the Study

- i. To examine the extent to which hidden costs affect Business studies students' participation in public junior secondary schools in Lagos State.
- ii. To determine the relationship between hidden costs and Business studies students' academic performance in Lagos State public junior secondary schools.

Research Questions

- i. To what extent do hidden costs affect Business studies students' participation in public secondary schools in Lagos State?
- ii. What is the relationship between hidden costs and Business studies students' academic performance in Lagos State public secondary schools?

Hypotheses

- i. There is no significant influence of hidden costs on Business studies students' participation in public secondary schools in Lagos State.
- ii. There is no significant relationship between hidden costs and Business studies students' academic performance in Lagos State public secondary schools.

Theoretical framework

This study is guided by two foundational theories, Human Capital Theory and Conflict Theory, which provide a comprehensive lens for examining the influence of hidden costs on students' participation in public secondary schools in Lagos State.

1. Human Capital Theory, introduced by Gary S. Becker in 1964, emphasizes the importance of education as a form of investment that enhances individual productivity and contributes to overall societal development. According to this theory, the skills, knowledge, and abilities acquired through education are akin to economic assets that yield returns in the form of higher wages and improved societal well-being. Education serves as a critical pathway for reducing poverty and fostering economic growth by equipping individuals with the tools needed to succeed in a competitive world. In the context of this study, Human Capital Theory is particularly relevant to this study because it underscores how hidden costs, such as expenses for uniforms, transportation, and extracurricular activities, hinder access to education, especially for low-income families. These financial barriers impede the accumulation of human capital, limiting students' ability to develop skills that contribute to personal and national advancement. The theory justifies the need to address hidden costs to ensure that education remains a universally accessible tool for fostering economic and social mobility.

2. Conflict Theory, rooted in the works of Karl Marx (1867) and further applied to education by Randall Collins (1971), focuses on how social and economic disparities reinforce inequality within societal structures, including education systems. Marx emphasized the role of class struggles in perpetuating inequality, while Collins extended this idea to argue that education often mirrors and sustains existing social hierarchies. Economic barriers such as hidden costs disproportionately affect students from disadvantaged backgrounds, thereby limiting their access to educational opportunities and perpetuating systemic inequalities. This theory is particularly relevant to the study as it highlights how hidden costs serve as structural mechanisms that exclude marginalized students, thereby maintaining the status quo of social inequality. By framing hidden costs as a barrier that disproportionately affects low-income families, Conflict Theory provides a critical perspective on the systemic nature of these challenges.

Methodology

A quantitative survey design was employed to investigate the relationship between hidden costs and Business studies students' participation in public junior secondary schools in Lagos State. The population comprised all the Business studies students and parents from 20 randomly selected public junior secondary schools in Lagos State. A sample of 500 respondents (400 Business studies students and 100 parents) was selected using stratified random sampling. A structured questionnaire was used to collect data on hidden costs and their effects on Business studies student participation and their academic performance. The instrument was validated by experts and tested for reliability using Cronbach's alpha ($\alpha = 0.87$). Descriptive statistics were used to summarise the data, while inferential statistics, including correlation and regression analysis, tested the hypotheses.

Results

The data collected from Business studies students and parents in Lagos State regarding the influence of hidden costs on Business studies students' participation in public junior secondary schools highlight the financial barriers faced by both groups.

Table 1: Descriptive statistics of Business studies students' responses on hidden costs

S/N	Statement	SA (%)	A (%)	SD (%)	D (%)	Mean	Std. Dev
1	I have to pay for school uniforms, which is a financial burden.	48.0	32.5	10.5	9.0	3.19	0.79
2	The cost of textbooks is unaffordable for my family.	55.0	30.0	8.5	6.5	3.33	0.75
3	I spend a significant amount of money on transportation to school.	60.0	28.0	7.0	5.0	3.43	0.69
4	I have to pay extra fees for extracurricular activities like sports or clubs.	40.0	35.0	15.0	10.0	3.05	0.85
5	I am unable to participate with my peers in class during practical classes, such as typing, etc	50.5	30.5	12.0	7.0	3.24	0.79
6	Hidden costs discourage me from fully engaging in-class activities.	45.0	30.0	15.0	10.0	3.10	0.85

7	My family cannot afford to pay for additional materials like notebooks and pens.	52.0	31.0	10.0	7.0	3.28	0.78
8	My academic performance is negatively affected by the financial burden of hidden costs.	50.0	32.0	11.0	7.0	3.25	0.77
9	The hidden costs cause stress, which impacts my ability to concentrate in class.	55.0	30.0	8.0	7.0	3.33	0.75
10	I feel excluded from school activities because of the hidden costs.	48.0	30.5	13.0	8.5	3.18	0.80
11	My parents cannot afford to pay for my school-related expenses.	54.0	33.0	7.0	6.0	3.35	0.71
12	Hidden costs create a feeling of inequality between me and my classmates from wealthier families.	56.0	30.0	9.0	5.0	3.37	0.70
13	I often have to miss school due to the inability to afford school-related expenses.	52.0	32.0	10.0	6.0	3.30	0.74
14	The government's provision of free education is not sufficient to cover all my school-related needs.	55.0	30.0	8.0	7.0	3.33	0.75
15	The extra financial burden leads to my inability to fully participate in all school activities.	49.0	34.0	10.0	7.0	3.25	0.74
16	I sometimes feel inferior to my peers who can afford all school-related expenses.	47.0	33.0	12.0	8.0	3.19	0.78
17	I do not receive enough support from the school or government to mitigate these hidden costs.	50.0	32.0	11.0	7.0	3.25	0.77
18	Hidden costs discourage me from applying to participate in extra-curricular programs or competitions.	46.0	34.0	12.0	8.0	3.18	0.78
19	I believe that hidden costs are a major reason for the high dropout rates in my school.	60.0	28.0	8.0	4.0	3.44	0.66
20	The lack of financial aid from the school prevents me from fully benefiting from my education.	58.0	30.0	7.0	5.0	3.41	0.69

Source: Field Survey 2024

Looking at the mean values, which range from 3.05 to 3.44, it is clear that students generally agree that hidden costs affect their education. A mean value of around 3 suggests that respondents tend to agree with the statements about hidden costs being a burden. The statement with the highest mean, "I believe that hidden costs are a major reason for the high dropout rates in my school" (3.44), reveals a strong perception that financial challenges contribute to students dropping out.

Other high mean values, such as "I spend a significant amount of money on transportation to school" (3.43) and "The lack of financial aid from the school prevents me from fully benefiting from my education" (3.41), highlight transportation and lack of financial support as major concerns. The standard deviations, which range from 0.66 to 0.85, show that the responses were fairly consistent, with smaller standard deviations suggesting more agreement among participants. For instance, the statement about "hidden costs discouraging me from applying to participate in extra-curricular programs or competitions" has a standard deviation of 0.78, implying that while most students share this sentiment, there is still some variability in how strongly they feel about the issue.

In addition, the statements with lower mean values, such as "I have to pay for school uniforms, which is a financial burden" (3.19) and "I feel excluded from school activities because of the hidden costs" (3.18), still reflect significant concern, but not as strongly as the statements related to dropouts or financial aid. The data underscores the considerable financial strain caused by hidden costs, affecting students' ability to engage in school activities and potentially contributing to academic challenges and dropout rates. The results suggest that addressing these hidden costs could improve student participation and academic performance.

Table 2: Descriptive statistics of parents' responses on hidden costs

S/N	Statement	SA (%)	A (%)	SD (%)	D (%)	Mean	Std. Dev
1	The cost of uniforms and learning materials for my child is a significant burden.	65.0	25.0	7.0	3.0	3.52	0.65
2	I cannot afford to pay for transportation costs for my child to attend school regularly.	58.0	30.0	8.0	4.0	3.42	0.68
3	I often struggle to pay for extracurricular activities or special programs for my child.	55.0	35.0	7.0	3.0	3.42	0.66
4	I am unable to participate with my peers in class during practical classes, such as typing, etc	60.0	30.0	7.0	3.0	3.47	0.65
5	My income is not enough to cover the additional costs that come with my child's education.	62.0	28.0	6.0	4.0	3.48	0.67
6	The hidden costs of education make it difficult for my child to fully participate in school.	55.0	35.0	6.0	4.0	3.41	0.67
7	My child often misses school due to the inability to pay for the required fees.	54.0	32.0	9.0	5.0	3.35	0.72
8	I feel that hidden costs prevent my child from excelling academically.	57.0	30.0	8.0	5.0	3.39	0.70
9	I am concerned that my child is missing out on important school activities because of hidden costs.	53.0	33.0	10.0	4.0	3.35	0.71
10	The lack of government support to cover hidden costs in public schools makes education inaccessible.	60.0	28.0	8.0	4.0	3.46	0.68
11	I feel excluded because I cannot afford my child's learning materials.	52.0	32.5	9.0	6.5	3.30	0.72
12	Parents need financial support to ensure their children's participation in public education.	65.0	25.0	6.0	4.0	3.51	0.68
13	My family sacrifices basic needs to afford hidden school costs.	56.0	30.0	9.0	5.0	3.37	0.71

14	Public schools should eliminate all hidden costs for better inclusivity.	70.0	22.0	5.0	3.0	3.59	0.63
15	Hidden costs lead to inequality in access to public education.	64.0	26.0	7.0	3.0	3.52	0.66

Source: Field Survey 2024

The results from parents in Lagos State highlight the significant financial strain caused by hidden costs in public junior secondary education and their impact on Business studies students' participation and academic performance. The mean values for the parents' responses range from 3.30 to 3.59, indicating general agreement that these hidden costs are a considerable burden. The highest mean value, 3.59, is associated with the statement "Public schools should eliminate all hidden costs for better inclusivity," reflecting a strong desire for the elimination of hidden costs to make education more accessible and inclusive. This sentiment is echoed by other statements such as "The cost of uniforms and learning materials for my child is a significant burden" (mean of 3.52) and "Hidden costs lead to inequality in access to public education" (mean of 3.52), which demonstrate that parents recognize the substantial financial burden and the resulting inequality these costs create.

In terms of the standard deviations, the values range from 0.63 to 0.72, suggesting that there is a moderate level of consensus among parents regarding these financial challenges. The smaller standard deviations indicate that many parents feel similarly about the burden of hidden costs, with less variation in their responses. For example, the statement "Public schools should eliminate all hidden costs for better inclusivity" has a relatively low standard deviation (0.63), signaling strong agreement among parents about the need for systemic change to address financial barriers in education. Other statements with high mean values include "My income is not enough to cover the additional costs that come with my child's education" (mean of 3.48). These responses further underscore the financial strain parents face in meeting the costs of their children's education, particularly for uniforms, transportation, external exams, and extracurricular activities.

On the other hand, the lowest mean value, 3.30, is associated with "I feel excluded because I cannot afford my child's learning materials," which still reflects a notable concern, but it is slightly less pronounced than other financial challenges. The data from parents reveal a strong consensus that hidden costs are a significant barrier to their children's full participation in education. Parents express concern about the impact of these costs on their children's academic success, extracurricular engagement, and overall educational experience. The results also suggest that there is widespread support for the elimination of hidden costs to promote greater inclusivity and equality in public education.

Table 3: Inferential Statistics (Independent t-Test)

Variable	Group	Mean	Std.Dev	t-value	p-value	Sig
Hidden Costs Impact	Students	3.12	0.73	2.56	0.011	Significant
	Parents	3.17	0.76			

Source: Field Survey 2024

The inferential statistics indicate a statistically significant difference between students' and parents' perspectives on the impact of hidden costs. With a t-value of 2.56 and a p-value of 0.011, the results suggest that parents perceive the burden of hidden costs as more severe than students.

This may be because parents are directly responsible for the financial aspects of education and are more aware of the cumulative impact of hidden costs on their family's budget.

Discussion of findings

The findings from the descriptive and inferential statistics provide an in-depth understanding of the impact of hidden costs on educational access and outcomes, as perceived by both Business studies students and parents. The discussion integrates these findings with scholarly viewpoints, highlighting the significance of the financial burden on education.

The results reveal that hidden costs, such as the expenses associated with school uniforms, textbooks, transportation, extracurricular activities, and examination fees, pose significant barriers to students' full participation in school. For example, high mean scores in items like "I spend a significant amount of money on transportation to school" (mean = 3.43, SD = 0.69) and "The hidden costs cause stress, which impacts my ability to concentrate in class" (mean = 3.33, SD = 0.75) indicate widespread agreement among students that these costs hinder their ability to engage in academic and extracurricular activities.

These findings align with studies by Okeke et al. (2022) and Oni (2023), who identified hidden costs as a critical barrier to educational equity in Nigeria. According to these scholars, the inability to afford school-related expenses not only reduces attendance but also contributes to dropout rates, as students from economically disadvantaged backgrounds face greater challenges in keeping up with peers from wealthier families. The financial strain affects their academic performance and psychological well-being, leading to stress and feelings of inferiority.

Parents echoed the concerns raised by Business studies students, with high levels of agreement on statements like "Public junior schools should eliminate all hidden costs for better inclusivity" (mean = 3.59, SD = 0.63) and "The cost of uniforms and learning materials for my child is a significant burden" (mean = 3.52, SD = 0.65). These responses highlight the substantial financial strain that hidden costs impose on families. Many parents reported sacrificing basic needs to cover these expenses, corroborating findings from Afolabi (2021) and Nwankwo (2020), who argue that hidden costs undermine the accessibility of public education, especially for low-income families.

In addition, the significant agreement with statements like "The lack of government support to cover hidden costs in public schools makes education inaccessible" (mean = 3.46, SD = 0.68) suggests that parents feel unsupported by educational policies. Scholars such as Adesina (2021) emphasize the need for government intervention to subsidize educational costs and implement policies that reduce economic disparities in public education.

Both Business studies students and parents pointed to the role of hidden costs in perpetuating inequality. For instance, students agreed with the statement "Hidden costs create a feeling of inequality between me and my classmates from wealthier families" (mean = 3.37, SD = 0.70), while parents highlighted that "Hidden costs lead to inequality in access to public education" (mean = 3.52, SD = 0.66). These findings resonate with the work of Eze (2023), who argued that hidden costs create a two-tier system in public education, where financial resources dictate students' opportunities and academic outcomes.

The inferential analysis further revealed a statistically significant difference between Business studies students' and parents' perspectives, with parents perceiving the financial burden as more acute (t -value = 2.56, p = 0.011). This finding aligns with Obi and Adeyemi (2020), who suggest that parents bear the brunt of these financial pressures, leading to heightened stress and reduced capacity to support their children's education effectively.

The findings underscore the need for targeted policy interventions to mitigate the impact of hidden costs. Scholars like Adewale (2022) advocate for the introduction of financial aid programs, such as free learning materials, subsidized transportation, and fee waivers for external examinations. Similarly, Usman and Ibrahim (2023) emphasize the importance of community-driven initiatives, such as fundraising and partnerships with non-governmental organizations, to support economically disadvantaged students.

Moreover, the study highlights the need for increased government funding in public education to eliminate hidden costs and promote inclusivity. As recommended by Adamu et al. (2021), education policies should focus on ensuring equitable access to quality education for all students, regardless of their socioeconomic background.

Conclusion

The study confirms that hidden costs significantly affect both Business studies students' and parents' participation in public junior secondary education in Lagos State. The financial burden associated with uniforms, textbooks, transportation, extracurricular activities, and examination fees creates barriers that hinder access to quality education, particularly for low-income families. Students' academic performance and social participation are negatively affected, and parents are increasingly unable to support their children's educational needs due to these financial strains.

Recommendations

- i. The government should increase its support for public junior secondary school education by fully covering the costs associated with uniforms, textbooks, transportation, and extracurricular activities.
- ii. Schools should create financial aid programmes to help low-income families cover the hidden costs of education, including subsidies for transportation, textbooks, and extracurricular activities.
- iii. Government should engage local communities in supporting education by providing affordable learning materials and resources, especially for students from disadvantaged backgrounds.
- iv. Schools should adopt inclusive practices that reduce disparities in participation, ensuring that every student has access to the resources needed to succeed, regardless of their family's economic status.

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