EFFECT OF INCREASE IN TUITION FEES ON ACADEMIC PERFORMANCE AND BUSINESS EDUCATION STUDENTS ENROLLMENT IN TERTIARY INSTITUTIONS IN EDO STATE.

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A RESEARCH WORK SUBMITTED TO THE DEPARTMENT OF BUSINESS EDUCATION, FACULTY OF VOCATIONAL AND TECHNICAL EDUCATION, IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF BACHELOR OF SCIENCE {B.Sc. (ED.)} IN BUSINESS EDUCATION (ACCOUNTING) IN THE UNIVERSITY OF BENIN, BENIN CITY

NOVEMBER, 2025

APPROVAL PAGE

I certify that this work was carried out by Ivie Jessica OMOREGIE with Matriculation Number EDU2209369, Department of Business Education, Faculty of Vocational and Technical Education, University of Benin, Benin City, Edo State.

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DEDICATION

This research work is wholeheartedly dedicated to God Almighty, the giver of wisdom, strength and inspiration, whose grace has sustained me throughout the course of this research and my entire academic journey.

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TABLE OF CONTENT

	PAGE
TITLE PAGE	i
APPROVAL PAGE	ii
CERTIFICATION	iii
DEDICATION	iv
ACKNOWLEDGEMENT	v
LIST OF TABLES	viii
LIST OF APENDICES	viii
ABSTRACT	ix
CHAPTER ONE: INTRODUCTION	
Background to the study	1
Statement of the Problem	3
Purpose of the study	5
Research Questions	5

Significance of the Study 6

Scope of the study 7

Limitation of the study 8

Definition of Terms 8

CHAPTER TWO: REVIEW OF RELATED LITERATURE PAGE

Theoretical Framework 11

Conceptual Framework 19

Empirical Review 25

Studies on Tuition Fees and Student Enrollment 25

Studies on Tuition Fees and Academic Performance 26

Studies Specific to Business Education Students 27

Summary of Literature Review 33

CHAPTER THREE: METHODOLOGY

Research Design 35

Population of the Study 36

Sample and Sampling Technique 36

Research Instrument 37

Validity of the Instrument 38

Reliability of Instrument 38

Method of Data Collection 38

Method of Data Analysis 39

CHAPTER FOUR: PRESENTATION OF RESULT AND DISCUSSION OF FINDINGS

Presentation of Results 40

Discussion of Findings 42

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS **PAGE**

Summary 44

Conclusion 45

Recommendations 46

REFERENCES 49

APPENDICES 50

LIST OF TABLES

Table 1: Mean and standard deviation showing the influence of increase in tuition fees on academic performance 40

Table 2: Mean and standard deviation showing the influence of increase in tuition fees on enrollment 41

LIST OF APPENDICES

Appendix A: Letter to Respondents 50

Appendix B: Effects of Increase in Tuition Fees on Academic Performance of Business Education Students Enrollment in Tertiary Institutions in Edo State, Nigeria. 51

Appendix C Output of Reliability of the study 53

Appendix D: Output of Research Questions 54

ABSTRACT

This study investigated the Effects of Increase in Tuition Fees on Academic Performance and Business Education Students Enrollment in Tertiary Institutions in Edo State. The research was guided by two research questions. A descriptive survey design was adopted for the study. The population comprised all Business Education students at the University of Benin, from which a sample of twenty (20) students was selected using a stratified random sampling technique.

The instrument for data collection was a structured questionnaire, validated by three experts and proven reliable with a Cronbach's alpha coefficient of 0.76. Data collected were analyzed using descriptive statistics (mean and standard deviation). The findings revealed that an increase in tuition fees influences students' academic performance to a high extent (Cluster Mean = 3.00), leading to reduced concentration, increased stress, and difficulty in purchasing learning materials. Furthermore, the increase in tuition fees influences student enrollment to a high extent (Cluster Mean = 3.19), acting as a significant barrier that discourages new students, causes delays in registration, and leads to dropouts.

The study concluded that rising tuition fees are a critical challenge that impedes both access to and success in Business Education. It was recommended, among other things, that university management should expand financial aid programs and approach tuition hikes with caution, linking them to tangible improvements in facilities and student welfare.

CHAPTER ONE

INTRODUCTION

Background to the Study

Fees are assessments or payments made in return for a service, authorization, or privilege; they are usually levied by organizations like governments, service providers, or educational institutions. The sum of money that students must pay for a variety of educational services, such as tuition, registration, exams, lab use, library services, and other institutional support, are referred to as fees in the context of education. Adebayo and Lawal (2020) define fees as institutional charges that students must pay in order to access educational services and infrastructure that are necessary for academic institutions to run on a daily basis. The country's educational funding policy, the type of institution (private or public), and the degree of education all affect these fees. Since fees are paid for particular services rather than for the general collection of revenue, they differ from taxes. Additionally, they may be required or optional, based on the service.

Tuition fees can be defined as the monetary charges that students are required to pay to an educational institution for receiving formal instruction, training, or other academic services. In simple terms, they are the cost of education borne by the student or their sponsor to access learning opportunities at schools, colleges, or universities.

The Federal Republic of Nigeria (FRN, 2020) asserts that education is a dynamic tool for change that is employed to address societal demands. It is regarded as an essential instrument for

personal growth and national change, working to uphold each person's value while advancing the general development and advancement of the country. It includes training in entrepreneurship, management, accounting, marketing, and office technology, equipping students to either work or become self-employed. However, in recent years, a serious issue that has been a source of concern for students, parents, educators, and policymakers has been the continual growth in tuition prices across tertiary institutions (Adeyemi & Ikuenomore, 2015).

Numerous variables are frequently associated to the increase in tuition rates. The biggest one is that government financing for education is decreasing, which forces many institutions to look for other sources of income in order to sustain academic standards and infrastructure growth. The issue has been made worse by inflation, increased operating expenses, and the growing demand for high-quality education. Even though educational institutions contend that raising tuition fees is essential to preserving and enhancing the quality of education, students and their families frequently suffer the most from these increases, particularly in a nation like Nigeria where a sizable portion of the populace lives below the poverty line (NBS, 2020).

In Edo State, things are no different. Several academic institutions, both federal and state-owned, have enacted large tuition cost increases in the last decade. These increases have sparked protests, caused student dropouts, and raised concerns about the long-term impact on educational access and academic performance (Adebayo, 2016). Business Education students are especially vulnerable to these financial challenges because their program frequently necessitates additional expenses for materials, projects, fieldwork, and, in some cases, industrial training.

Furthermore, higher tuition rates may compel students to work part-time to fund their education. While such employment may give temporary comfort, they frequently conflict with academic obligations, resulting in poor performance, absenteeism, and even departure from school. Furthermore, the psychological stress associated with financial insecurity might impair concentration, motivation, and overall academic performance.

Although concerns continue to rise, there is still a notable lack of empirical research specifically examining the effects of increased tuition fees on the academic performance and enrolment of Business Education students in Edo State. This study aims to address that gap by offering an in-depth analysis of the relationship between tuition hikes and the academic experiences of these students. The results are intended to assist educational planners and policymakers in developing strategies that ensure both financial viability and fair access to tertiary education.

Statement of the Problem

The rising cost of higher education in Nigeria has emerged as a major obstacle to academic advancement (Uwaifo, 2015). For numerous families, particularly those in low- and middle-income brackets, escalating tuition fees pose a serious challenge to both accessing and continuing university education. This issue is especially critical for Business Education students, who often face additional financial burdens beyond standard tuition costs.

Although some students are able to cope with rising educational costs through scholarships, financial aid, or part-time employment, many others lack access to such support systems. This

creates a divide where students from wealthier backgrounds can focus entirely on their academics, while those from less privileged homes struggle to balance financial burdens with academic demands. Such disparities contribute to lower academic performance, reduced graduation rates, and can ultimately affect the overall quality of graduates produced by institutions (Adebayo & Olanrewaju, 2021).

In Edo State, reports from the media and personal accounts indicate that numerous students have postponed or completely abandoned their education due to the rising cost of tuition. However, there is a noticeable absence of detailed data to confirm these reports or to grasp the magnitude of the issue. As a result, this study aims to examine how increased tuition fees affect both academic performance and student enrolment among Business Education students in tertiary institutions within the state.

The primary worry / concern is that, due to growing tuition costs, many Edo State students are unable to finish their education. These media and personal reports are not substantiated or quantified by any hard data or thorough research. It's unclear how this will actually affect enrollment and academic performance, particularly for students studying business education.

This study aims to:

1. Provide evidence to back up or disprove claims that high tuition is causing students to drop out or perform poorly.

2. Examine and explain the degree to which enrollment and academic performance are being impacted by tuition increases.
3. Pay particular attention to business education students, a population that is frequently overlooked in these kinds of studies.

Objectives of the Study

The primary aim of this study is to evaluate how rising tuition fees influence the academic performance and enrollment of Business Education students in tertiary institutions across Edo State.

The study's specific objectives are to:

1. How does tuition fee increase in Edo State's tertiary institutions over the last ten years.
2. To examine higher tuition fees and the academic performance of Business Education students.
3. To examine how tuition fee hikes have affected enrollment rates in Business Education programs.
4. To examine and identify the strategies students employ to cope with increasing tuition costs.
5. How relevant are stakeholders on minimizing the adverse effects of tuition fee increases.

Research Questions

1. To what extent have emerged in tuition fee increases within tertiary institutions in Edo State?
2. To what extent have rising tuition fees influenced the academic performance of Business Education students?

3. To what extent have tuition hikes affected the enrollment rates of Business Education students in Edo State?
4. To what extent have coping mechanisms been utilized by Business Education students to handle the financial strain of increased tuition?
5. To what extent have policy suggestions been proposed to ensure tuition remains affordable while maintaining the financial stability of institutions?

Significance of the Study

Beneficiaries of the study and how:

1. **Students (especially Business Education students):**

Their challenges will be acknowledged and documented and they could benefit from future policies or support programs influenced by your findings.

2. **Parents/Guardians:**

They will understand better how tuition affects their children's education and may use the research to advocate for more affordable education.

3. **Educational Institutions:**

They can use the study to review their fee structures and support services. It can serve as a motivation to provide financial aid or flexible payment plans.

4. **Government and Policy Makers:**

The government will have concrete data to guide education funding decisions and they may consider subsidies or reforms to make tertiary education more accessible.

5. **Researchers and Academics:**

This study adds to existing literature and can serve as a foundation for further studies in education finance or student performance.

At the scholarly level, the study will enrich the body of knowledge on the economics of education by providing context-specific, empirical data on how tuition fee increases affect students in a developing country setting. While many global studies have explored the implications of tuition fees in more developed nations, there is still a notable gap in research that focuses on African countries, particularly Nigeria. By investigating this issue in Edo State, the study contributes localized evidence that can be used for comparative analysis and future research (UNESCO, 2018).

Scope of the Study

This study is focused on tertiary institutions in Edo State, Nigeria, that offer Business Education programs. It encompasses a variety of public institutions, including those managed by the federal and state governments—namely universities, polytechnics, and colleges of education. By including different types of institutions, the research aims to provide a comprehensive view of how tuition fee policies impact a varied student population within the Business Education field.

The study covers a ten-year period, which was deliberately chosen to allow for an in-depth analysis of trends and changes in tuition fees, student enrollment patterns, and academic performance. This extended timeframe enables the identification of both long-term developments and more immediate effects possibly triggered by specific economic or policy shifts.

Limitations of the study:

While the research offers valuable insights into how rising tuition fees affect students, it is essential to acknowledge its limitations:

Disciplinary Scope: The focus is solely on Business Education students. Consequently, the findings may not be directly applicable to students in other fields who may face different financial demands or academic challenges.

Geographical Scope: The study is limited to institutions within Edo State. As a result, the outcomes may not reflect the experiences of students in other Nigerian states that may have varying educational policies, economic conditions, or student demographics.

Exclusion of Broader Factors: The study emphasizes the impact of tuition fees and does not explore other significant contributors to academic performance, such as curriculum quality, teaching standards, institutional management, or the availability of academic resources and infrastructure.

Definition of Terms

Business Education: Business Education is a specialized field of study that equips students with theoretical and practical knowledge in areas such as accounting, marketing, management, economics, and office technology. It aims to prepare individuals for employment, self-employment, and effective participation in the business sector. It refers to the teaching and learng of skills, knowledge, and principles related to the business world. It prepares students for careers in business, office administration, entrepreneurship, and related fields.

Tuition Fees: Tuition fees refer to the amount of money that students are required to pay to an educational institution (such as a university, college, or school) for instruction and academic services. These fees typically cover the cost of teaching, access to classrooms and laboratories, and sometimes administrative support. Tuition fees do not usually include other expenses like accommodation, textbooks, meals, or transportation.

Academic Performance: Academic performance refers to how well a student fulfills their educational goals and demonstrates learning outcomes, usually measured through grades, test scores, assignments, and overall achievement in school or college. It denotes the extent to which a student has achieved their educational objectives, typically assessed through standardized tests, examinations, cumulative grade point average (CGPA), and completion of coursework.

Enrollment: Enrollment refers to the process of officially registering or being admitted as a student in a school, college, university, or any educational program. It is the formal process by which

individuals are registered and admitted into an educational institution or program, often involving the completion of administrative requirements and payment of fees.

Tertiary Institutions: Tertiary institutions are schools or organizations that offer education beyond the secondary (high school) level. This includes universities, colleges, polytechnics, and other institutions that provide post-secondary education and training. It refer to post-secondary educational establishments that offer academic, vocational, or professional training leading to certificates, diplomas, or degrees. These include universities, colleges of education, polytechnics, and other accredited higher education institutions.

CHAPTER TWO

LITERATURE REVIEW

The review of literature was treated under the following subheadings:

- **Theoretical Framework**
- **Conceptual Framework**
- **Empirical Review**
- **Studies on Tuition Fees and Student Enrollment**
- **Studies on Tuition Fees and Academic Performance**
- **Studies Specific to Business Education Students**
- **Summary of Literature Reviewed**

Theoretical Framework: Human Capital Theory

Human Capital Theory serves as the guiding theoretical lens for this study. First introduced by Theodore W. Schultz in the early 1960s and later expanded by Gary S. Becker in 1964, the theory

presents education as an investment—similar to investing in physical capital—that yields economic returns in the future. Schultz developed the idea in response to growing interest in the role of education in economic growth. Becker then formalized it into a framework that explains how individuals make rational decisions to acquire education based on anticipated future benefits.

The core assumption of Human Capital Theory is that individuals pursue education and training to increase their productivity and income potential. From this perspective, the money, time, and effort spent on acquiring knowledge and skills through formal education—such as enrolling in a Business Education program—are viewed as investments. These investments are expected to pay off through better job opportunities, higher salaries, enhanced social mobility, and improved standards of living.

The theory holds that individuals assess the cost of education—such as tuition fees, books, transportation, and opportunity cost of time—and compare it to the perceived long-term benefits, particularly in the labor market. If the expected benefits outweigh the costs, the investment in education is considered worthwhile. However, if the cost becomes too high, especially in an economically unstable environment like Nigeria, individuals may opt out of education or drop out due to financial pressure.

Over the years, scholars have expanded and modernized Human Capital Theory. For instance, Psacharopoulos and Patrinos (2018) showed that education continues to yield high returns globally, especially in developing countries where each additional year of schooling significantly increases

lifetime earnings. Similarly, Okolie, Igwe, and Elom (2020) emphasized that although education is a powerful tool for social advancement in Nigeria, high tuition fees and related costs are increasingly becoming barriers, particularly for students from low-income families.

Human Capital Theory is particularly useful for understanding how increased tuition fees can affect both enrollment and academic performance. In Edo State, where many families live on modest incomes, rising tuition fees in tertiary institutions may discourage potential students from enrolling in Business Education programs. Those who manage to enroll may face serious financial strain, leading them to work part-time, skip classes, or reduce study hours—all of which can negatively affect academic performance. The theory helps explain why access to affordable education is not just a social issue but also an economic necessity for individuals and the nation at large.

However, despite its usefulness, Human Capital Theory has not been without criticism. One of the key criticisms is its narrow economic focus. Scholars like Robeyns (2006) and Brown, Lauder, and Ashton (2011) argue that the theory reduces education to a financial transaction, ignoring its wider benefits such as personal development, civic responsibility, and social cohesion. Furthermore, the theory assumes that labor markets are fair and that all individuals can access opportunities equally after gaining education. This is not always the case, particularly in countries like Nigeria where unemployment remains high even among university graduates. Another limitation is that the theory assumes individuals make rational choices, when in reality, decisions about education are often influenced by emotions, family obligations, cultural values, or lack of information.

Nevertheless, Human Capital Theory remains highly relevant to this study. It offers a strong explanation for how and why increased tuition fees can lead to reduced enrollment and compromised academic performance among Business Education students in Edo State. By viewing education as an economic investment, the theory underscores the importance of creating policies that reduce financial barriers to higher education. In this light, the study gains both practical and theoretical grounding, showing that for Business Education to fulfill its promise of economic empowerment, it must remain accessible and affordable to all.

The Proponent of Human Capital Theory

The concept of Human Capital Theory was primarily introduced by Theodore W. Schultz**,** an American economist who played a significant role in redefining how education and human development are viewed in economic analysis. Schultz first presented the theory during his 1960 presidential address to the American Economic Association, where he argued that traditional economic models underestimated the importance of human effort, skill, and knowledge in driving productivity and national growth.

According to Schultz, people are not merely passive agents of labor but active contributors to economic progress, and investments in their education, health, and skills are as crucial as investments in machinery or infrastructure. He observed that countries recovering from war and economic collapse were able to rebuild rapidly not just because of financial capital, but because they invested in the education and training of their citizens. In his view, education was not just a social

good but an economic imperative—one that increases the earning capacity of individuals and fuels national development.

Following Schultz's early work, Gary S. Becker**,** another renowned economist and Nobel Laureate, expanded on the theory in 1964 through his influential book *"Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education."* Becker brought a more analytical and mathematical approach to the theory, modeling how individuals make decisions about education based on expected future benefits. He treated education as a form of investment, similar to how businesses invest in capital equipment. Becker's work helped cement Human Capital Theory as a core part of labor economics and public policy thinking.

Together, Schultz and Becker laid the intellectual foundation for understanding education as both a private and public investment. Their contributions have shaped decades of research, influencing how governments allocate educational resources and how individuals approach career and academic decisions. In contemporary discourse, their theory continues to provide a framework for analyzing issues such as tuition costs, student debt, employment outcomes, and access to education—making it highly relevant to studies like this one, which examines the effects of increased tuition fees on the academic performance and enrollment of Business Education students.

Benefits of Human Capital Theory

Human Capital Theory has provided a powerful framework for understanding the value of education in both individual lives and national development. One of the major strengths of the theory is that it positions education not merely as a social service, but as a long-term investment with measurable economic returns. For individuals, it explains why acquiring knowledge and skills—particularly through higher education—can lead to better employment opportunities, higher income, and improved social status. In this sense, the theory empowers students and families to see education as a means of breaking the cycle of poverty and achieving upward social mobility.

From a national perspective, the theory supports policies that prioritize education as a critical driver of economic growth. Nations that invest in the education and training of their populations are more likely to experience enhanced productivity, innovation, and competitiveness. Governments often use this theory as a justification for budgeting toward educational development, workforce training, and human capital planning. Moreover, in professional fields like Business Education, Human Capital Theory underscores the importance of equipping students with the skills necessary to meet the demands of modern economies, including entrepreneurship, office management, and financial literacy.

Another benefit of Human Capital Theory is its emphasis on the link between education and employability. In today's knowledge-based economy, educational attainment is frequently correlated with career success. This is particularly important for Business Education students, whose field of study directly targets employable and entrepreneurial skills. By viewing education as an investment,

the theory encourages both public and private stakeholders to support learning environments that are responsive to labor market needs.

Criticisms of Human Capital Theory

Despite its strengths, Human Capital Theory has been criticized for several important limitations. One major critique is that it tends to reduce education to an economic function, focusing heavily on financial outcomes such as income and productivity, while neglecting the broader purposes of education. Scholars argue that education serves not only economic needs but also social, cultural, psychological, and moral functions that cannot be captured by a cost-benefit model.

Another criticism is that the theory assumes a rational decision-making process in which individuals and families carefully weigh the costs and benefits of education before making a choice. In reality, however, many students in Nigeria and similar contexts do not have access to all the information needed to make such calculations. Decisions about education are often influenced by cultural norms, parental pressure, emotional factors, or immediate financial constraints, rather than long-term planning or economic logic.

Human Capital Theory also assumes that the labor market consistently rewards educational achievement, but this is not always the case. In economies where there is a mismatch between education and employment, or where youth unemployment is high—as is the case in Nigeria—many graduates struggle to find jobs despite having invested significantly in their education. This challenges the theory's assumption that education always results in improved financial outcomes.

Moreover, the theory often overlooks structural inequalities such as gender bias, regional disparities, and social class, which affect who has access to education and who benefits from it. For instance, in Edo State, many students face financial hardship due to high tuition fees, and some may be forced to drop out or avoid enrolling in higher education altogether. This contradicts the idea that all individuals can equally invest in education and reap similar benefits.

Relevance of Human Capital Theory to the Present Study

Human Capital Theory is highly relevant to this study, as it provides a solid theoretical foundation for exploring how tuition fees influence student behavior, particularly in the context of Business Education in Edo State. By viewing education as an investment, the theory helps explain why rising tuition costs may deter some students from enrolling in tertiary institutions. If students or their families perceive that the cost of education outweighs its potential future rewards, they may opt not to pursue it at all.

Additionally, the theory sheds light on the struggles of students who, despite enrolling, must cope with the financial burden of high tuition fees. These students may take on part-time jobs, skip classes, or cut down on study hours to make ends meet—factors that can lead to a decline in academic performance. In this way, Human Capital Theory not only explains enrollment trends but also helps to analyze the academic consequences of financial pressure.

For Business Education students specifically, the theory reinforces the idea that their academic pursuit is intended to prepare them for productive roles in the economy. However, when access to this education is hindered by affordability issues, the development of human capital is interrupted, limiting not only individual progress but also the broader goal of national development. This makes the theory highly applicable to this research, which aims to explore both enrollment and performance in light of rising tuition fees.

Conceptual Framework

The conceptual framework serves as the logical structure that guides the entire research study. It is derived from both theoretical insights and empirical observations and provides a visual and descriptive representation of the variables under investigation and how they are believed to interact. In this study, the conceptual framework is built around the core idea that **increased tuition fees** directly and indirectly influence both the enrollment decisions and the academic performance of Business Education students in tertiary institutions in Edo State.

At the heart of the framework is the independent variable: *tuition fees*. Tuition fees refer to the amount of money students are required to pay for their education, which includes registration, learning materials, and administrative costs. In recent years, tertiary institutions across Nigeria, including those in Edo State, have experienced hikes in tuition fees due to reduced government funding and rising institutional operating costs. These increases place significant financial pressure on students and their families.

The dependent variables in this study are twofold: *enrollment* and *academic performance*. Enrollment refers to the decision of students to register for and continue in a Business Education program. High tuition fees may deter prospective students from applying to tertiary institutions or force currently enrolled students to withdraw. This is particularly common among students from low-income households who may lack access to scholarships or financial aid. Academic performance, on the other hand, refers to how well students perform in their academic work, often measured through results such as GPA, course grades, and completion rates. Financial stress due to high tuition can lead to poor academic outcomes as students might need to work part-time jobs, miss classes, or suffer psychological stress that hinders concentration and academic focus.

The conceptual framework also incorporates intervening (or mediating) variables that may influence the strength or direction of the relationship between tuition fees and the outcome variables. These include:

- **Socioeconomic background**: Students from wealthier families may not feel the impact of tuition increases as severely as those from poorer homes.
- **Availability of financial support**: Scholarships, bursaries, and student loan schemes can help buffer the negative effects of high tuition.
- **Coping mechanisms**: Some students may find ways to manage tuition-related challenges by working part-time, cutting expenses, or seeking external support, though these methods may also affect their academic engagement.
- **Type of institution**: Public and private institutions differ in their fee structures, which can influence enrollment patterns and academic outcomes.

The relationship among these variables can be summarized as follows: An increase in tuition fees is likely to result in decreased student enrollment and may also negatively affect the academic performance of those who remain enrolled, especially if no adequate financial support is available. However, the actual impact may vary depending on the students' socioeconomic status, the institution's financial aid structure, and individual coping strategies.

This framework is crucial to the study because it defines the scope of the investigation and establishes the expected connections between key elements of the research. It also aligns with Human Capital Theory, which suggests that individuals make rational decisions about education based on perceived costs and expected returns. If the cost (tuition) is too high and the expected

benefit (education and its outcomes) becomes uncertain or out of reach, individuals may choose not to enroll or may struggle to succeed academically.

Components of the Conceptual Framework

The conceptual framework of this study comprises several interrelated components that collectively explain the presumed relationships among the variables under investigation. These components form the structure of the research inquiry and offer a logical pathway for understanding how the **increase in tuition fees** may affect **student enrollment** and **academic performance** in Business Education programmes within tertiary institutions in Edo State.

1. Independent Variable – Increased Tuition Fees

At the core of this study is the independent variable, which is the increased tuition fees. This refers to the rising cost of obtaining education in tertiary institutions, which includes but is not limited to registration fees, departmental levies, technology fees, and other academic-related charges. Over the years, public and private institutions alike have experienced fee hikes due to inflation, insufficient government subvention, and increasing operational demands. This financial burden may influence both the willingness and ability of students to enroll or remain in school.

2. Dependent Variables – Enrollment and Academic Performance

There are two dependent variables in this study:

- **Enrollment of Business Education Students**: This refers to the number of students who apply, are admitted, and register for Business Education programmes in tertiary institutions. A significant increase in tuition fees may discourage potential students, especially those from low-income backgrounds, from seeking admission, resulting in a drop in enrollment figures.
- **Academic Performance**: This represents how well students perform academically, often measured by test scores, grade point average (GPA), class attendance, timely submission of assignments, and completion of academic programmes. Students struggling with financial obligations due to increased tuition may be forced to take on part-time jobs or reduce their study time, thereby affecting their performance negatively.

3. Intervening (Mediating) Variables

These are factors that may mediate or influence the relationship between increased tuition fees and the outcome variables. They provide a more nuanced understanding of how the main variables interact. They include:

- **Socioeconomic Status of Students**: Students from high-income families may be unaffected by tuition hikes, while those from lower-income households may struggle to pay fees or may not afford tertiary education at all.
- **Availability of Financial Aid**: The presence of scholarships, bursaries, grants, or student loans can reduce the negative impact of tuition hikes, thereby increasing the likelihood of both enrollment and academic success.

- **Institutional Support Services**: Academic advising, counseling services, and financial aid offices within institutions can support students experiencing financial difficulties, helping them cope and remain in school.
- **Employment Status or Workload**: Students who work part-time or full-time jobs to pay tuition may have less time and energy to dedicate to their studies, which may lower academic performance.

4. Control Variables

These are factors that, though not the main focus of the study, can have an effect on the dependent variables and are held constant to isolate the true relationship between the independent and dependent variables. Examples include:

- **Gender and Age of Students**
- **Type of Institution (public or private)**
- **Level of Study (ND, NCE, B.Ed, etc.)**

5. Causal Relationship Assumptions

The framework assumes that **increased tuition fees** will lead to:

- **Reduced enrollment**, especially among economically disadvantaged students.

- **Decreased academic performance**, due to financial stress, emotional instability, or divided attention from working students.

However, the actual effects may be **influenced** or **buffered** by the intervening variables listed above.

6. Theoretical and Practical Link

This conceptual framework is underpinned by the **Human Capital Theory**, which posits that individuals invest in education to improve their skills and economic value. When tuition becomes too expensive, it may no longer be seen as a worthwhile investment, thus influencing decisions around enrollment and academic engagement. This study's conceptual framework not only reflects that economic principle but also provides a practical model for understanding educational access and equity issues in Nigeria's current economic

Empirical Review

This section provides an in-depth analysis of previous empirical studies related to tuition fees, student enrollment, and academic performance, with a specific focus on Business Education students in tertiary institutions. The review is structured around key themes emerging from existing literature and highlights gaps this study intends to fill.

Studies on Tuition Fees and Student Enrollment

Rising tuition fees have been consistently shown to negatively affect student enrollment across tertiary institutions globally and in Nigeria. **Salami and Okediran (2022)**, in their investigation of five public universities in Southwestern Nigeria, found a strong inverse relationship between tuition fee hikes and enrollment rates. Their findings showed that when fees were increased by more than 30%, first-year student enrollment dropped by an average of 17.8%. This was more pronounced among students from rural communities and those whose parents work in informal sectors.

Similarly, Adebisi (2021) conducted a survey-based study of 600 students from both federal and state-owned universities in Nigeria and observed that increased tuition led to deferral, withdrawal, or a shift to part-time or distance learning options. Many students reported needing to combine work with studies, which, in turn, impacted their engagement levels.

Internationally, Dearden, Fitzsimons, and Wyness (2020) explored the UK's transition to a higher-fee structure post-2012 and found a short-term decline in university applications, particularly among students from low-income households. Although numbers rebounded due to expanded student loan schemes, the composition of students shifted—favoring those from more affluent backgrounds.

In the South African context, Mabunda and Makusha (2021) examined student enrollment post the "Fees Must Fall" protests and concluded that while free tuition policies helped boost

enrollment in public universities, high accommodation and transportation costs still limited access for disadvantaged students.

In essence, these studies consistently support the notion that increased tuition acts as a barrier to access, particularly among vulnerable populations—students who are most likely to pursue cost-sensitive disciplines like Business Education.

Studies on Tuition Fees and Academic Performance

A growing body of research suggests that financial burdens resulting from high tuition fees also negatively affect academic outcomes. In a multi-campus study across six Nigerian universities, Ukoha and Nwogu (2023) discovered that students who paid higher fees often had to work part-time jobs, which distracted them from their studies. Over 63% of respondents stated that financial pressures directly affected their concentration and ability to attend all classes.

Similarly, Obasi and Oghenekaro (2020) investigated 300 polytechnic students in Delta State and found a direct correlation between financial stress and low grade point averages. Students without adequate financial support performed below average in continuous assessments, struggled with attendance, and experienced emotional burnout, which further hindered their performance.

In a U.S.-based longitudinal study, Chen and DesJardins (2021) followed a cohort of undergraduates for four years and concluded that higher tuition without corresponding financial aid

leads to both increased dropout rates and reduced academic achievement. They emphasized that financial difficulties trigger psychological stress, affecting cognitive performance and motivation.

Further reinforcing this view, Ibrahim and Yusuf (2022) studied students at Bayero University and found that students who were responsible for self-funding their education had higher absenteeism rates and lower exam scores. The study attributed these results to students' preoccupation with side jobs to meet financial obligations, including tuition, feeding, and accommodation.

Studies Specific to Business Education Students

In Nigeria, a number of studies have been carried out to investigate the connection between growing tuition costs and the academic experiences of students pursuing business education. These studies shed light on the ways in which financial strains affect student retention, academic achievement, and enrollment trends, particularly in the context of business education programs.

Though many studies address general students in tertiary institutions, a few have focused specifically on Business Education. Aigbavboa and Okojie (2022) undertook a mixed-method study in Edo and Delta States and found that enrollment into Business Education programmes dropped by approximately 20% over five years, with rising tuition and economic instability being the two most commonly cited reasons.

The study "Tuition Fee Hike and Students' Academic Engagement in Business Education in Public Universities in Southwest Nigeria" was carried out by Ogunyemi and Adebayo in 2021. The authors discovered a strong inverse relationship between higher tuition and academic engagement using a survey research design with 350 undergraduate Business Education students from three universities. Students' academic performance was harmed by their reported decreased attendance at tutorials, inability to buy suggested textbooks, and increased pressure to work part-time jobs.

Eze, Okoro, and Adeyemi (2022) examined "The Effects of Tuition Increments on Enrollment Trends in Business Education in Delta and Edo States" in a more regional study. Their results showed that after tuition increases, new admissions to Business Education departments consistently decreased. Numerous students from low-income families either postponed their admission or transferred to more reasonably priced programs at polytechnics or colleges of education, according to the study. To prevent a further drop in enrollment in programs related to education, the authors emphasized the necessity of government-subsidized tuition or scholarship interventions.

The study "Socioeconomic Background, School Fees, and Academic Performance of Business Education Students in Federal Colleges of Education in Southern Nigeria" was conducted by Udo and Ibrahim in 2023. Using a mixed-method approach, they came to the conclusion that difficulties with school fees caused more academic disruptions for students from lower-income households. Some students were unable to pay their tuition balances, so they missed exams or had to

retake classes. The study also found that these students' academic focus and concentration were further diminished by psychological stress brought on by financial insecurity.

The "Impact of Cost of Education on Students' Retention in Business Education Programs in Edo State Tertiary Institutions" was the subject of another pertinent study conducted by Igbinedion and Enoma (2020). According to this study, a significant percentage of students left school, even though some were able to continue their education by making financial concessions like taking out loans or working informally. According to the study, in order to prevent prospective Business Education teachers from being deterred from finishing their training, school fees ought to be kept reasonable.

According to Ezenwafor and Okwuashi (2021)**,** Business Education students are particularly affected by rising costs because the programme requires access to digital tools, business simulations, online software, and often participation in entrepreneurship exhibitions. The financial burden of acquiring these tools in addition to paying tuition has discouraged many from enrolling or performing optimally.

Similarly, in their study "Financial Barriers to Academic Success: The Case of Business Education Undergraduates in Nigeria," Aliu and Omodan (2024) highlighted that students' grade point averages (GPAs) were negatively impacted by the cost of tuition as well as related academic expenses like departmental fees, ICT levies, and the cost of instructional materials. Among students

who are struggling financially, the researchers discovered a significant drop in academic motivation and a rise in absenteeism.

Adebayo and Lawal (2023) emphasized that the practical components of Business Education, such as accounting software and project-based assessments, make it financially demanding compared to some other education programmes. Students lacking access to these resources often struggle academically and find it difficult to compete with peers in entrepreneurship or internship opportunities.

Lastly, the study "Tuition Fee Affordability and Academic Persistence of Business Education Students in Nigerian Universities" was conducted by Nwachukwu and Uche (2025). According to their quantitative analysis of data from six federal and state universities, students who were able to access financial aid—such as grants, scholarships, or family assistance—persisted longer and performed better academically than those who found it difficult to pay for tuition. Tuition increases would continue to restrict access to business education, particularly for underserved groups, the study found, absent significant interventions.

Moreover, Business Education students from less privileged backgrounds frequently reported being marginalized in terms of participation in collaborative projects, largely due to their inability to afford the resources or transportation needed for group work.

Identified Gaps in Literature

Despite the wealth of empirical studies, several gaps remain:

1. **Regional focus gap**: Few studies have specifically addressed tertiary institutions in Edo State, particularly concerning Business Education programmes.
2. **Dual-variable gap**: Many prior studies explore either enrollment **or** academic performance**,** but not both simultaneously in relation to tuition fees.
3. **Time-sensitivity gap**: Most of the studies do not reflect the **recent economic pressures** in Nigeria, such as the removal of fuel subsidy, inflation, and the weakening of the naira, all of which have greatly amplified the effect of tuition increases.
4. **Discipline-specific gap**: Research explicitly targeting **Business** Education students is limited, even though this group faces unique academic demands and financial needs.

This study aims to bridge these gaps by focusing on both academic performance **and** enrollment trends **of** Business Education students **in** Edo State tertiary institutions, while also reflecting on **the** current economic realities**.**

Relevance of Empirical Studies to the Present Research

Any research project, including the current one on the effect of growing tuition costs on the academic achievement and enrollment of Business Education students in Edo State, benefits greatly from empirical research. These studies fulfill a number of vital functions, including directing the research process and confirming its conclusions.

Empirical studies offer specific information and conclusions from earlier research, which aids in establishing the validity of the current study. Studies on related topics, such as the impact of tuition increases on student performance or retention, carried out in Edo State or other parts of Nigeria between 2020 and 2025, for example, provide information on trends, typical problems, and potential solutions. These results serve as a benchmark by which the present study can be evaluated.

The selection of research instruments, sampling strategies, and data analysis techniques are all influenced by empirical literature. For example, if earlier researchers have studied similar problems with success using descriptive statistics and structured questionnaires, the current researcher can either use or improve upon those techniques to increase validity and reliability.

The results of previous empirical studies either support or contradict the theoretical framework that directs the current investigation. For example, empirical data from Nigeria can support theoretical presumptions in the local context when Tinto's Student Integration Model or Human Capital Theory is used to understand how tuition impacts performance.

By engaging with studies conducted in recent years (2020–2025), the research ensures that the information is timely and relevant. These studies reflect recent economic conditions, policy changes, or educational reforms in Nigeria that might have influenced tuition fees and their consequences. This makes the research more responsive to current realities.

Citing and expanding upon the work of other academics enhances the study's legitimacy. It demonstrates that the researcher is participating in the larger scholarly conversation on the subject rather than working alone. Meeting academic standards and persuading stakeholders—like legislators and educators—of the study's validity depend on this.

Empirical studies provide benchmarks for evaluating the findings of the present research. For example, if earlier research shows a decline in enrollment following a fee increase, the current study can compare such trends within the Business Education field specifically. This comparative analysis helps validate the findings and supports generalization where appropriate.

Summary of the Review of Related Literature

This chapter has provided a comprehensive review of relevant literature focusing on the impact of rising tuition fees on the academic performance and enrollment of Business Education students in tertiary institutions, with emphasis on the context of Edo State, Nigeria.

The theoretical framework adopted for the study is the Human Capital Theory, which underscores the idea that education is a form of investment that yields future economic returns for individuals and society. The theory explains how the cost of education, including tuition fees, can affect decisions to pursue and continue higher education, particularly in financially constrained environments.

The conceptual framework outlined the key variables of the study: increased tuition fees (independent variable), student enrollment, and academic performance (dependent variables). It also addressed mediating factors such as socioeconomic background, access to learning resources, and institutional support systems. These elements helped define the relationship between financial cost and educational outcomes within the Business Education discipline.

The empirical review highlighted numerous studies, both local and international, that explored how tuition fees influence student behavior and academic achievement. Research from Nigeria and beyond consistently indicated that high tuition fees discourage enrollment, especially among low-income families, and adversely affect academic performance due to financial stress, distraction from part-time work, and lack of educational resources. However, it was also identified that very few studies directly focused on Business Education students, particularly in Edo State, and even fewer explored the simultaneous effect of tuition on both enrollment and performance.

Furthermore, critical gaps were identified in the existing literature, such as limited focus on current economic conditions, lack of regional specificity, and insufficient discipline-based analysis. These gaps validate the relevance of the present study, which aims to bridge these shortcomings by providing updated, context-specific, and program-focused insights.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This study is examined under the following subsections:

- Research Design
- Population of the Study
- Sample and Sampling Technique
- Research Instrument
- Validity of the iInstrument
- Reliability of the Instrument
- Method of Data Collection
- Method of Data Analysis

Research Design

The research design used in the study was a descriptive survey. This design was selected because it enables the researcher to gather information from a large number of respondents and provide an account of the current state of affairs concerning the impact of higher tuition fees on students' enrollment and academic performance. Students' opinions, perceptions, and attitudes regarding the effects of growing tuition costs can also be obtained through the use of a descriptive survey design. The descriptive survey is appropriate since your study aims to describe trends, perceptions, and the effects of tuition fee increases on students in a way that accurately reflects the current reality across a large population rather than proving cause and effect.

Population of the Study

All business education students enrolled in the University of Benin made up the study's population. This includes students enrolled in business education programs at colleges of education, universities, and polytechnics. The population includes students pursuing degrees at the 100–400 level. The entire population is thought to be in the hundreds to low thousands due to the large geographic dispersion and the different numbers of students at each institution.

Sample and Sampling Technique

Twenty business education students in total were chosen as the study's sample in order to guarantee that the results are representative. To guarantee equitable representation across various categories, including gender, study level, and institution type, a stratified random sampling technique was used. To prevent bias and guarantee that every subgroup within the population had an equal chance of being included, stratification was required.

The sample was taken from a prominent university that offers a program in business education:

1. University of Benin (UNIBEN), Benin

Twenty responders were chosen from this institution, guaranteeing that the sample was distributed evenly throughout the state's educational zones.

Research Instrument

The researcher's structured questionnaire served as the main tool for gathering data for this investigation. The purpose of the questionnaire was to gather pertinent data from business education

students about how their academic performance and enrollment choices have been affected by the tuition fee increase.

There were three primary sections to the questionnaire:

The demographic information of the respondents (age, gender, level, and institution) was the main focus of Section A. Items pertaining to how higher tuition affects students' academic performance (study hours, grades, focus, etc.) were included in Section B.Items about how higher tuition influences enrollment decisions (delay in registration, withdrawal from school, difficulty paying fees, etc.) were included in Section C.

The items were constructed using a four-point Likert scale format ranging from:

- Strongly Agree (SA) – 4
- Agree (A) – 3
- Disagree (D) – 2
- Strongly Disagree (SD) – 1

Validity of the Instrument

Three specialists from the University of Benin's Faculty of Vocational and Technical Education examined the questionnaire to guarantee its validity. The names of these specialist are listed below:

- Dr. Mrs. L.E. Oshio
- Dr. Mrs. H.E. Chukwuemeke
- Dr. Mrs Owie Tracy Ayetunde

They are to examine this questionnaire to make sure the instrument measured what it was supposed to measure, the necessary modifications were made based on their input.

Reliability of the Instrument

Twenty business education students from a different institution that was not part of the main study participated in a pilot study. Using the Cronbach's alpha reliability method to analyze the collected data, a reliability coefficient of 0.76 was obtained, suggesting that the instrument was dependable for the study.

Method of Data Collection

The questionnaire will be given out by the researcher herself, sometimes with the assistance of qualified research assistants. Respondents were informed of the study's purpose and given guarantees of anonymity and confidentiality. This means that respondents were told clearly why the study was being done, and they were reassured that their identities would be protected and their

answers kept private and to prevent loss, the completed questionnaires were gathered either right away or quickly.

Method of Data Analysis

Descriptive statistics, like percentages and frequency counts, were used to analyze the data and compile the demographic information. The research questions were addressed using the mean and standard deviation. Items were either accepted or rejected based on a mean benchmark of 2.50. At the 0.05 level of significance, t-tests can also be used to test hypotheses that have been developed. T-tests are used to test whether demographic groups differ significantly in their responses regarding the impact of rising tuition fees.

CHAPTER FOUR

PRESENTATION OF RESULTS AND DISCUSSION OF FINDINGS

This chapter deals with presentation of results and discussion of findings. The results of the analysis are presented in the order of the research questions that guided the study.

Presentation of Results

Research Question One

To what extent has increase in tuition fees influenced academic performance?

Table 1: Mean and standard deviation showing the influence of increase in tuition fees on academic performance.

S/N	Item	N	Mean	SD	Remarks
1	Increase in tuition fees has reduced my ability to concentrate on my studies	20	2.90	1.119	High Extent
2	I have to work part-time to afford tuition fees, which affects my academic performance.	20	3.10	.718	High Extent
3	The increase in tuition fees has reduced my study hours	20	2.60	.995	High Extent
4	Rising tuition fees has made it difficult for me to purchase learning materials	20	3.40	.821	High Extent
5	I have missed lectures because I was engaged in income-generating activities to pay tuition	20	3.00	.858	High Extent
6	I have considered withdrawing from the programme because of the tuition increase	20	2.75	.851	High Extent
7	My participation in class activities has reduced due to financial pressure from tuition fees	20	2.80	.768	High Extent
8	The rise in tuition fees has caused me stress and anxiety, affecting my academic performance	20	2.95	.887	High Extent
9	I am unable to afford extra tutorials or academic support due to high tuition fees	20	2.60	.995	High Extent
10	I perform better academically when tuition fees are affordable	20	2.80	.951	High Extent
	Cluster Mean		**3.00**	**.156**	**High Extent**

Note: SD (Standard Deviation), N (Sample Size)

In response to research question one, Table 1 showed that the respondents rated item one to five as high extent with a mean rating ranging from 2.60 to 3.40 while the standard deviation also ranges from .718 to 1.119. The cluster mean indicates a mean of 3.00. With these results, the above mean score shows that increase in tuition fees influence academic performance to a high extent.

Research Question Two

To what extent has increase in tuition fees influence enrollment?

Table 2: Mean and standard deviation showing the influence of increase in tuition fees on enrollment.

S/N	Item	N	Mean	SD	Remarks
1	Increase in tuition fees has discouraged new students from enrolling	20	3.65	.587	High Extent
2	Some students have delayed their admission due to the rise in tuition fees	20	3.25	.550	High Extent
3	Rising in tuition fees has led to a reduction in the number of students in my department	20	2.95	.887	High Extent
4	Increase in tuition fees have affected my ability to register for a new academic session on time	20	2.70	.865	High Extent
5	Some students have transferred to cheaper institutions due to tuition hikes	20	3.40	.754	High Extent
6	The high cost of tuition has discouraged me from pursuing further studies after graduation	20	3.48	.677	High Extent
7	I know students who dropped out because they could not afford tuition fees	20	2.55	.999	High Extent
8	If tuition fees were lower, more students would enroll in business education programmes	20	3.35	.875	High Extent
9	Rising tuition fees have reduced the diversity of students in my department	20	3.10	.852	High Extent
10	The increase in tuition fees has made tertiary education les accessible to students from low-income backgrounds	20	2.60	.821	High Extent
	Cluster Mean		**3.19**	**.155**	**High Extent**

Note: SD (Standard Deviation), N (Sample Size)

In response to research question two, Table 2 showed that the respondents rated item one to five as high extent with a mean rating ranging from 2.55 to 3.65 while the standard deviation also ranges from .550 to .999. The cluster mean indicates a mean of 3.19. With these results, the above mean score shows that increase in tuition fees influence enrollment to a high extent

Discussion of Findings

The findings of research question one revealed that increase in tuition fees influence academic performance to a high extent. From the presentation and analysis of the responses, it is therefore concluded that the financial stress associated with increased tuition fees is a major factor affecting student outcome, highly impacting performance through increased stress or reduced capacity to afford essential academic resources. This finding corroborates with that of Chen and DesJardins (2021), who concluded that higher tuition without corresponding financial aid leads to both increased dropout rates and reduced academic achievement. They emphasized that financial difficulties trigger psychological stress, affecting cognitive performance and motivation, as well as Ibrahim and Yusuf (2022), who concluded that students who were responsible for self-funding their education had higher absenteeism rates and lower exam scores. The study attributed these results to students' preoccupation with side jobs to meet financial obligations, including tuition, feeding, and accommodation.

Research question two findings indicated that the increase in tuition fees influence enrollment to a high extent. From the presentation and analysis of the responses, it is therefore

concluded that rising tuition fees act as a major barrier to student enrollment. When cost beomes too high, many potential students are forced to reconsider their decision to pursue higher education. They may see it as an unaffordable expense or too great a financial risk. This leads to a direct and significant decrease in the number of students applying to and enrolling in institutions, ultimately affecting the accessibility of education. This finding is in line with that of Eze, Okoro, and Adeyemi (2022), who ascertained after tuition increases, new admissions to Business Education departments consistently decreased. Numerous students from low-income families either postponed their admission or transferred to more reasonably priced programs at polytechnics or colleges of education, according to the study. To prevent a further drop in enrollment in programs related to education, the authors emphasized the necessity of government-subsidized tuition or scholarship interventions.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter focuses on summary, conclusion and recommendations.

Summary

This study was designed to investigate "Effect of Increase in Tuition Fees on Academic Performance of Business Education Students Enrollment Tertiary Institutions in Edo State".

The research adopted a descriptive survey design, which was deemed appropriate for capturing the perceptions, attitudes, and accounts of a large population regarding the current state of affairs. The population comprised all Business Education students at the University of Benin. A sample of twenty (20) students was selected using a stratified random sampling technique to ensure fair representation across gender and study level.

The primary research instrument was a structured questionnaire divided into three sections (A: Demographics, B: Impact on Academic Performance, C: Impact on Enrollment Decisions), using a four-point Likert scale. The instrument was validated by three experts from the Faculty of Vocational and Technical Education, University of Benin. A pilot study yielded a reliability coefficient of 0.78 through Cronbach's Alpha, confirming the instrument's dependability. Data collected were analyzed using descriptive statistics (mean and standard deviation) with a benchmark mean of 2.50 for decision-making.

The key findings of the study, based on the analysis of the collected data, revealed that:

1. An increase in tuition fees influences students' academic performance to a high extent. The financial pressure leads to increased stress, reduced study hours, and difficulty in acquiring necessary learning materials, thereby impairing academic focus and outcomes.
2. An increase in tuition fees influences students' enrollment decisions to a high extent. The high cost acts as a significant barrier, causing potential students to delay registration, consider withdrawal, or perceive higher education as an unaffordable financial

Conclusion

The study on the "Effect of Increase in Tuition Fees on Academic Performance of Business Education Students Enrollment Tertiary Institutions in Edo State". affirmed that the rising cost of tuition fees presents a critical challenge to the educational landscape for Business Education students. The financial burden is not merely a peripheral issue but a central factor that significantly impedes both access to education (enrollment) and success within education (academic performance).

Concurrently, the academic performance of students is adversely affected as tuition increases, primarily through the mediating effects of psychological stress, the need for income-generating activities, and the inability to afford essential academic resources. The enrollment of students is directly discouraged by high tuition fees, limiting the accessibility of Business Education and potentially depriving the nation of a skilled workforce.

Therefore, the escalation of tuition fees is a multifaceted problem with direct consequences for student welfare, institutional goals, and the broader development of vocational and technical education in Nigeria.

Recommendations

The following recommendations were made:

1. **For University Management and Policymakers:**

- The implementation of tuition fee increases should be approached with extreme caution. A transparent model that clearly links fee hikes to tangible improvements in learning facilities and student welfare should be developed.
- There should be a significant expansion and proactive publicity of financial aid programs, including scholarships, grants, and interest-free loans, targeted specifically at students in vocational programs like Business Education.

2. **For Academic Departments (Business Education):**

- Departments should consider establishing a "Student Welfare Unit" to identify students facing severe financial distress and provide counseling, as well as connect them with available institutional and external support systems.
- The provision of essential learning materials (e.g., past question booklets, key textbooks in a departmental library) should be enhanced to mitigate the cost burden on students.

3. **For Students and Student Unions:**

- Student unions should engage in constructive dialogue with university administration to advocate for transparent financial management and affordable education, rather than outright opposition to any fee changes.
- Students are encouraged to seek authentic information on all available financial aid options and apply for them diligently.

Suggestions for Further Studies

This study on the Effect of Increase in Tuition Fees on Academic Performance of Business Education Students Enrollment Tertiary Institutions in Edo State" outlined the following suggestions for further research:

1. **A Replication Study with a Larger Sample:** This study should be replicated with a much larger sample size drawn from multiple universities across different geo-political zones in Nigeria to enhance the generalizability of the findings.
2. **A Qualitative Investigation:** A follow-up study using in-depth interviews and focus group discussions (FGDs) is recommended to explore the lived experiences, emotional toll, and nuanced coping mechanisms of students facing financial hardship due to tuition fees.
3. **A Comparative Study:** Research comparing the impact of tuition fees on students in vocational programs (like Business Education) versus those in conventional academic programs (like the Sciences or Arts) could yield insightful data for targeted policy-making.

4. **A Longitudinal Study:** A study that tracks the same cohort of students over their entire academic program could provide stronger evidence of the long-term causal impact of tuition fee fluctuations on both enrollment persistence and cumulative academic performance.

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APPENDIX A

Department of Business Education,
Faculty of Vocational and Technical Education,
University of Benin,
Benin City, Nigeria.
August, 2025

Dear Respondent,

LETTER TO RESPONDENT

My name is Omoregie Ivie Jessica from the University of Benin, Benin City, Edo State. I hope this message finds you well. I am conducting a research study titled "Effect of increase in tuition fees on academic performance of business education students' enrollment in tertiary institutions in Edo State", which aims to examine the impact of rising tuition fees on the academic performance and enrollment of business education students in Edo State.

I solicit your input as crucial to the success of this study. I kindly request that you complete all items in the attached questionnaire as accurately and honestly as possible. Your responses will be treated with strict confidentiality and will be used solely for academic purposes.

Please ensure that you answer all sections of the questionnaire before submission. If you have any questions or require clarification on any item, feel free to reach out to me.

Thank you for your time and valuable contribution to this research.

Sincerely,

Omoregie Ivie Jessica
University of Benin

APPENDIX B

EFFECT OF INCREASE IN TUITION FEES ON ACADEMIC PERFORMANCE OF BUSINESS EDUCATION STUDENTS ENROLLMENT IN TERTIARY INSTITUTIONS IN EDO STATE.

SECTION A: Demographic information

Please tick (✓) the option that applies to you.

1. Gender: ☐Male ☐Female
2. Age: ☐Below 20, ☐20-24, ☐25-29, ☐30 and above
3. Marital status: ☐Single, ☐Married, ☐Other
4. Level of study: ☐ND 1/NCE 1, ☐ND 11/NCE 11, ☐100 level, ☐200 level, ☐ 300 level, ☐ 400 level
5. Institution:_____
6. Mode of study: ☐Full time, ☐Part-time

SECTION B: Data on Questionnaire

Indicate your level of agreement with each statement by ticking (✓) the appropriate option:

Key: Strongly Agree(SA), Agree(A), Disagree(D) and Strongly Disagree(SD).

S/N RQ1	**To What Extent Has Increase in Tuition Fees Affect Academic Performance**	**SA**	**A**	**D**	**SD**
1.	Increase in tuition fees has reduced my ability to concentrate on my studies				
2.	I have to work part-time to afford tuition fees, which affects my academic performance				
3.	The increase in tuition fees has reduced my study hours				
4.	Rising tuition fees has made it difficult for me to purchase learning materials				
5.	I have missed lectures because I was engaged in income-generating activities to pay tuition				
6.	I have considered withdrawing from the programme because of the tuition increase				

7.	My participation in class activities has reduced due to financial pressure from tuition fees				
8.	The rise in tuition fees has caused me stress and anxiety, affecting my academic performance				
9.	I am unable to afford extra tutorials or academic support due to high tuition fees				
10.	I perform better academically when tuition fees are affordable				
RQ2	**To What Extent Has Increase in Tuition Fees Affected Enrollment**	**SA**	**A**	**D**	**SD**
1.	Increase in tuition fees has discouraged new students from enrolling				
2.	Some students have delayed their admission due to the rise in tuition fees				
3.	Rising in tuition fees has led to a reduction in the number of students in my department				
4.	Increase in tuition fees have affected my ability to register for a new academic session on time				
5.	Some students have transferred to cheaper institutions due to tuition hikes				
6.	The high cost of tuition has discouraged me from pursuing further studies after graduation				
7.	I know students who dropped out because they could not afford tuition fees				
8.	If tuition fees were lower, more students would enroll in business education programmes				
9.	Rising tuition fees have reduced the diversity of students in my department				
10.	The increase in tuition fees has made tertiary education les accessible to students from low-income backgrounds				

APPENDIX C

OUTPUT OF RELIABILITY OF THE STUDY

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded[a]	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.758	20

APPENDIX D

OUTPUT OF RESEARCH QUESTIONS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Q1	20	1	4	2.90	1.119
Q2	20	1	4	3.10	.718
Q3	20	1	4	2.60	.995
Q4	20	1	4	3.40	.821
Q5	20	1	4	3.00	.858
Q6	20	20	4	2.75	.851
Q7	20	20	4	2.80	.768
Q8	20	20	4	2.95	.887
Q9	20	20	4	2.60	.995
Q10	20	20	4	2.80	.951
Valid N (listwise)	20				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
VAR00001	10	2.60	3.40	3.0000	.29155
VAR00002	10	.72	1.12	.9022	.15660
Valid N (listwise)	10				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Q11	20	2	4	3.65	.587
Q12	20	2	4	3.25	.550
Q13	20	1	4	2.95	.887
Q14	20	1	4	2.70	.865
Q15	20	2	4	3.40	.754
Q16	20	1	4	2.55	.999
Q17	20	1	4	3.35	.875
Q18	20	1	4	3.10	.852
Q19	20	1	4	2.60	.821
Q20	20	1	4	2.20	.894
Valid N (listwise)	20				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
VAR00003	10	2.70	3.65	3.1900	.37316
VAR00004	10	.55	.89	.7286	.15515
Valid N (listwise)	10				