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# Household Education Financing and Human Capital Development among Senior Secondary School Students in Cross River State, Nigeria

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**Abstract**

*This study examined household education financing and human capital development among senior secondary school students in Cross River State, Nigeria. Specifically, it investigated the influence of the payment of school fees, the funding of extra lessons/coaching, and the financing of ICT/internet on vocational skill development and career preparedness among students. Four hypotheses were formulated to guide the study. A descriptive survey research design was adopted. The population comprised all senior secondary school students and their parents/guardians in secondary schools in Cross River State, with an accessible population of 6, 615 students. A multi-stage sampling technique was used to select 480 respondents. Data were collected using a structured instrument titled the Household Education Financing and Human Capital Development Questionnaire (HEFHCDQ). The instrument was validated by three experts from the University of Calabar, and a Cronbach's alpha reliability coefficient of 0.83 was obtained. Collected data were analyzed using frequency counts, percentages, simple regression, multivariate regression, and multiple regression analyses at the 0. 05 level of significance. Findings revealed that payment of school fees significantly influenced vocational skill development (R =. .642, p <. .05), funding of extra lessons/coaching significantly influenced career preparedness (R =. .691, p <. .05), and ICT and internet financing significantly influenced vocational skill development and career preparedness (R =. .718 and. .684, respectively, p <. .05). The study further revealed that household education financing variables jointly had a significant influence on human capital development among students (R =. .803, p <. .05). The study concluded that adequate household educational financing enhances students' vocational competencies and career preparedness. It was recommended, among other measures, that parents ensure the regular payment of school fees, while the government and educational stakeholders provide subsidized coaching programmes and improved ICT/internet facilities for students.*

**Keywords:** Household education financing, human capital development, vocational skill development, career preparedness, ICT financing

## Introduction

Education is globally recognized as a vital instrument for human capital development, socioeconomic advancement, and national transformation. In both developed and developing nations, investment in education contributes significantly to the acquisition of knowledge, skills,

competencies, and values necessary for productive living and sustainable national development (UNESCO, 2022; Okwu et al., 2022). In Nigeria, secondary education occupies a strategic position because it equips students with vocational competencies, entrepreneurial abilities, technological exposure, and career preparedness required for meaningful participation in society (UNESCO, 2022; Ekaette et al., 2019).Consequently, the extent to which students attain these developmental outcomes depends not only on school-based instructional processes but also on the level of financial support provided by households toward educational activities and learning resources (Yelwa & Anyanwu, 2024; Obayelu et al., 2018).

Household education financing, particularly through payment of school fees, funding of extra lessons or coaching, and provision of ICT and internet facilities for learning, has increasingly become a major determinant of students' educational experiences and developmental outcomes (Okeke & Eze, 2021; UNESCO, 2022).In recent years, the growing economic challenges in Nigeria have intensified concerns regarding households' ability to adequately support the educational needs of their children. Rising inflation, unemployment, poverty, and declining household income continue to affect parents' and guardians' capacity to finance secondary education effectively.

In Cross River State, although government policies aim to improve access to education, many families still struggle to meet the financial demands associated with schooling (National Bureau of Statistics [NBS], 2023). As a result, many senior secondary school students experience irregular payment of school fees, inadequate participation in extra coaching classes, and limited access to digital learning facilities. These conditions appear to undermine vocational skill acquisition and career preparedness, which are some of the central indicators of human capital development.

Payment of school fees represents one of the most fundamental dimensions of household educational financing because it determines students' continuous access to instructional materials, examinations, laboratory facilities, and participation in school activities. When school fees are paid consistently, students are more likely to remain actively engaged in learning activities and benefit from educational opportunities that enhance skill development. Conversely, irregular payment of school fees often exposes students to absenteeism, low participation, psychological stress, and dropout tendencies. Empirical studies have shown that inconsistent payment of school fees contributes significantly to absenteeism, low academic participation, and school dropout tendencies among secondary school students (Arop et al., 2019; Uche & Nwosu, 2020). Similarly, Ofoegbu and Alonge (2018) found that students from financially stable households demonstrated better school participation and skill acquisition than students from economically disadvantaged homes. Ibrahim and Okon (2021) also reported that timely school fee payment significantly enhanced students' educational engagement and vocational learning opportunities in public secondary schools. Supporting these findings, Ofem, et al. (2021) established that financial

resources jointly predicted students' academic performance in Cross River State. These findings suggest that household financial commitment toward education may substantially influence students' opportunities for developing vocational competencies and improving future employability.

Beyond school fee payment, extra lessons and coaching programmes have increasingly become important educational support mechanisms for improving students' academic competence, vocational orientation, and career preparedness. Such programmes expose students to individualized instructional support, practical learning experiences, and enhanced academic guidance beyond conventional classroom teaching. In many cases, students who participate in coaching programmes acquire additional competencies that strengthen their confidence, career awareness, and competitive readiness. However, participation in extra lessons and coaching programmes is often constrained by financial limitations among low-income households, thereby widening educational inequality and restricting opportunities for skill development (Adedigba& Sulaiman, 2021). Supporting this position, Yusuf and Adeyemi (2019) observed that participation in private coaching significantly improved students' career awareness and academic confidence. Similarly, Ekanem and Bassey (2023) found that supplementary coaching programmes positively influenced vocational competence development among secondary school students in Southern Nigeria. These studies indicate that financial support for extra lessons and coaching programmes may contribute significantly to students' vocational and career development outcomes.

Furthermore, the increasing integration of technology into education has made ICT and internet financing an indispensable aspect of household educational support. In the contemporary digital era, access to smartphones, computers, internet connectivity, and digital learning platforms has become essential for effective teaching, learning, communication, and career preparation. ICT exposure enhances students' digital literacy, vocational learning experiences, information retrieval skills, and career preparedness (Akinsola & Adekunle, 2022). In support of this position, Ofem, et al. (2025) observed that effective integration of AI and digital technologies improves digital competence, communication, and institutional effectiveness in education. Similarly, Okpa, et al. (2025) found that digital literacy skills significantly enhance students' learning outcomes, information retrieval, collaboration, and access to educational research, although challenges such as digital divide and limited access to technology persist. Despite these benefits, many students in public secondary schools in Cross River State reportedly lack adequate digital learning facilities due to poor household financial capacity. According to UNICEF (2021), unequal digital access continues to disadvantage many African students in acquiring twenty-first-century competencies. Likewise, Ezeani and Oladele (2024) found that inadequate ICT financing significantly affects students' digital literacy and career preparedness, while Adamu and Bako (2020) established that household investment in ICT facilities significantly predicts students' technological competence and employability skills. This implies that household financing of ICT resources may play a critical role in promoting students' readiness for modern labour market demands.

This study is anchored on the Human Capital Theory propounded by Theodore Schultz (1961). The theory posits that investment in education, training, and skill acquisition enhances individuals' productivity and future socioeconomic outcomes. The relevance of the theory to the present study lies in its explanation that household investment in school fees, extra lessons, ICT facilities, and internet access can improve students' vocational competencies and career preparedness. Thus, educational financing by households represents a strategic investment capable of enhancing students' human capital development and future employability.

Despite growing scholarly attention to educational financing in Nigeria, existing empirical literature has largely focused on academic achievement, school access, and dropout rates, with limited emphasis on how household financing practices influence vocational skill development and career preparedness among senior secondary school students in Cross River State. This creates a significant knowledge gap because students who lack vocational competencies and career preparedness may experience unemployment, poverty, dependency, and social exclusion in adulthood. Moreover, inadequate household educational financing continues to constitute an unmet educational and developmental need requiring empirical investigation.

Against this background, the main objective of this study is to examine household education financing and human capital development among senior secondary school students in Cross River State, Nigeria. Specifically, the study sought to determine the extent to which payment of school fees, funding of extra lessons or coaching, and ICT/internet financing influence vocational skill development and career preparedness among students.

To guide the study, the following research hypotheses were formulated:

1. Payment of school fees has no significant influence on vocational skill development among senior secondary school students in Cross River State.
2. Funding of extra lessons or coaching has no significant influence on career preparedness among senior secondary school students in Cross River State.
3. ICT and internet financing have no significant influence on vocational skill development and career preparedness among senior secondary school students in Cross River State.
4. Payment of school fees, funding of extra lessons or coaching, and ICT/internet financing do not jointly have significant influence on vocational skill development and career preparedness among senior secondary school students in Cross River State.

The significance of the study lies in its potential contribution to educational policy, school administration, and household educational planning. Findings may assist parents in understanding the importance of consistent educational financing in enhancing students' future productivity and employability. Educational administrators and policymakers may also benefit from the findings in designing intervention programmes aimed at supporting economically disadvantaged students through educational subsidies, digital learning support, and vocational development initiatives.

The study was therefore necessitated by persistent economic challenges and inadequate household educational support that appear to undermine vocational skill acquisition and career preparedness among senior secondary school students in Cross River State. Without empirical evidence on the relationship between household financing practices and human capital development outcomes, effective educational interventions may remain inadequate.

**Methodology**

This study adopted the descriptive survey research design. The design was considered appropriate because it enabled the researchers to collect data from a large population in order to examine the relationship between household education financing and human capital development among senior secondary school students in Cross River State, Nigeria. The study was conducted in Cross River State, located in the South-South geopolitical zone of Nigeria. The state comprises both urban and rural communities with public and private secondary schools distributed across the three education zones of Calabar, Ikom, and Ogoja.

The population of the study consisted of all senior secondary school students in secondary schools in Cross River State and their parents/guardians. The accessible student population comprised 6,615 senior secondary school students distributed across public and private secondary schools in the state. Parents and guardians of the sampled students who were directly responsible for financing their educational needs also formed part of the study population because of their relevance to household educational financing variables examined in the study.

In order to obtain a representative sample, a multi-stage sampling technique was adopted to select 480 respondents comprising senior secondary school students and parents/guardians from the population. Firstly, stratified sampling technique was used to classify schools into public and private categories to ensure adequate representation of both school types. Thereafter, simple random sampling technique through balloting without replacement was employed to select participating schools from each stratum. Subsequently, systematic sampling technique was used to select students from class registers using predetermined sampling intervals. Finally, purposive sampling technique was employed to identify parents/guardians of the sampled students who were directly responsible for financing educational needs such as school fees, extra lessons, and ICT/internet support. These parents/guardians were thereafter included as part of the 480 respondents used for the study.

The instrument used for data collection was a structured questionnaire titled *Household Education Financing and Human Capital Development Questionnaire (HEFHCDQ)* developed by the researchers. The questionnaire was divided into three sections. Section A elicited demographic information such as gender, age, class level, school location, school type, and parent/guardian occupation. Section B measured household education financing using the sub-variables of payment of school fees, funding of extra lessons/coaching, and ICT/internet financing for learning. Section C measured human capital development using the sub-variables of vocational

skill development and career preparedness. The questionnaire was structured on a four-point Likert scale of Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD).

To ensure the validity of the instrument, the HEFHCDQ was subjected to face and content validation by three experts, comprising two experts in the Department of Educational Management and one expert in the Department of Measurement and Evaluation from the University of Calabar. Their observations and corrections guided the modification and refinement of ambiguous and irrelevant items before the final draft of the instrument was produced.

Furthermore, the reliability of the instrument was established through a pilot test conducted using 30 senior secondary school students outside the study area. Data collected from the pilot study were analyzed using Cronbach Alpha reliability method. The analysis yielded reliability coefficients of 0.81 for household education financing, 0.84 for human capital development, and an overall reliability index of 0.83, indicating that the instrument was reliable for the study.

For the purpose of data collection, the researchers visited the selected schools with the assistance of three research assistants to administer copies of the questionnaire to the respondents. Owing to the large land area of approximately 20,156 square kilometers in Cross River State (Encyclopaedia Britannica, 2024), the data collection exercise lasted for three days, with one day allocated to each education zone. Before the administration of the instrument, permission was obtained from school authorities, while the purpose of the study was clearly explained to the respondents. Respondents were equally assured of confidentiality of the information provided. Copies of the questionnaire administered were retrieved immediately after completion to ensure a high rate of return, and the same procedure was repeated across the three education zones.

Finally, data collected from Section A of the questionnaire were analyzed using frequency counts and percentages to describe the demographic characteristics of the respondents. In addition, data obtained from Sections B and C were analyzed using simple regression, multivariate regression, and multiple regression analyses to test all the hypotheses formulated for the study at 0.05 level of significance.

## Results

### Demographic characteristics of respondents

Table 1 presents the frequency and percentage distribution of respondents' demographic characteristics used for the study.

Table 1
Frequency and percentage distribution of respondents' demographic characteristics (N = 480)

| Variable | Category | Frequency (f) | Percentage (%) |
|---|---|---|---|
| Gender | Male | 228 | 47.5 |
| | Female | 252 | 52.5 |
| Age | 13–15 years | 146 | 30.4 |
| | 16–18 years | 271 | 56.5 |
| | 19 years and above | 63 | 13.1 |
| Class Level | SS1 | 154 | 32.1 |
| | SS2 | 166 | 34.6 |
| | SS3 | 160 | 33.3 |
| School Location | Urban | 287 | 59.8 |
| | Rural | 193 | 40.2 |
| Type of School | Public | 301 | 62.7 |
| | Private | 179 | 37.3 |
| Parent/Guardian Occupation | Civil Servant | 128 | 26.7 |
| | Business | 141 | 29.4 |
| | Farming | 84 | 17.5 |
| | Artisan | 71 | 14.8 |
| | Others | 56 | 11.6 |

Table 1 presents the demographic characteristics of the 480 respondents used for the study. The result showed that 228 respondents (47.5%) were male, while 252 respondents (52.5%) were female, indicating adequate gender representation. Majority of the respondents, 271 (56.5%), were within the age range of 16–18 years, while 146 (30.4%) were aged 13–15 years and 63 (13.1%) were 19 years and above, suggesting that most participants were within the active senior secondary school age bracket.

The class level distribution indicated that 154 respondents (32.1%) were in SS1, 166 (34.6%) were in SS2, and 160 (33.3%) were in SS3, reflecting balanced representation across levels. Furthermore, 287 respondents (59.8%) were from urban schools, while 193 (40.2%) were from rural schools. Also, 301 respondents (62.7%) attended public schools, whereas 179 (37.3%) attended private schools. Parents'/guardians' occupations varied, with business operators constituting the highest proportion, 141 (29.4%). This implies that respondents came from diverse socioeconomic backgrounds relevant to household educational financing and human capital development.

**Hypothesis one**

Payment of school fees has no significant influence on vocational skill development among senior secondary school students in Cross River State.

To test hypothesis one, simple regression analysis was used and the result is presented in Table 2.

Table 2
Simple Linear Regression Analysis of the influence of payment of school fees on vocational skill development among senior secondary school students in Cross River State (N = 480)

| Variables | R | $R^2$ | Adj. $R^2$ | β | t | F | Sig. (p) |
|---|---|---|---|---|---|---|---|
| Payment of School Fees and Vocational Skill Development | .642 | .412 | .409 | +.642 | 18.29 | 334.52 | .000* |

*Significant at $p < .05$

**Hypothesis two**

Funding of extra lessons or coaching has no significant influence on career preparedness among senior secondary school students in Cross River State.

To test hypothesis two, simple regression analysis was used and the result is presented in Table 3.

Table 3
Simple Linear Regression Analysis of the influence of funding of extra lessons/coaching on career preparedness among senior secondary school students in Cross River State (N = 480)

| Variables | R | $R^2$ | Adj. $R^2$ | β | t | F | Sig. (p) |
|---|---|---|---|---|---|---|---|
| Funding of extra lessons/coaching and career preparedness | .691 | .477 | .474 | +.691 | 20.89 | 436.39 | .000* |

*Significant at $p < .05$

**Hypothesis three**

ICT and internet financing have no significant influence on vocational skill development and career preparedness among senior secondary school students in Cross River State.

To test hypothesis three, Multivariate Regression Analysis was used and the result is presented in Table 4.

Table 4

Multivariate Regression Analysis of the influence of ICT and internet financing on vocational skill development and career preparedness among senior secondary school students in Cross River State (N = 480)

| Dependent Variables | R | $R^2$ | Adj. $R^2$ | β | t | F | Sig. (p) |
|---|---|---|---|---|---|---|---|
| Vocational Skill Development | .718 | .516 | .512 | +.718 | 22.54 | 508.05 | .000* |
| Career Preparedness | .684 | .468 | .465 | +.684 | 20.51 | 420.66 | .000* |

*Significant at $p < .05$

**Hypothesis four**

Payment of school fees, funding of extra lessons or coaching, and ICT/internet financing do not jointly have significant influence on vocational skill development and career preparedness among senior secondary school students in Cross River State.

To test hypothesis four, Multiple Regression Analysis was used and the result is presented in Table 5.

Table 5
Multiple Regression Analysis of the joint influence of payment of school fees, funding of extra lessons/coaching, and ICT/internet financing on vocational skill development and career preparedness among senior secondary school students in Cross River State (N = 480)

| Predictor Variables | R | $R^2$ | Adj. $R^2$ | β | T | F | Sig. (p) |
|---|---|---|---|---|---|---|---|
| Payment of school fees | .803 | .645 | .641 | +.381 | 10.42 | 287.73 | .000* |
| Funding of extra lessons/coaching | | | | +.336 | 9.15 | | .000* |
| ICT/internet financing | | | | +.417 | 11.38 | | .000* |

Dependent Variables: Vocational skill development and career preparedness
Significant at $p < .05$

**Discussion of findings**

In hypothesis one, since the p-value (.000) is less than .05, the null hypothesis was rejected. This implies that payment of school fees significantly influences vocational skill development among senior secondary school students in Cross River State. The result of hypothesis one revealed that payment of school fees significantly influences vocational skill development among senior secondary school students in Cross River State. The correlation coefficient (R = .642) indicates a strong positive relationship between payment of school fees and vocational skill development. The coefficient of determination ($R^2$ = .412) implies that 41.2% of the variation in vocational skill development was explained by payment of school fees, while the Adjusted $R^2$ (.409) confirms the

stability and predictive strength of the model. The positive beta coefficient (β = +.642) shows that improvement in school fee payment leads to corresponding improvement in vocational skill development. Similarly, the t-value (18.29) and F-value (334.52) were high, while the p-value (.000) was less than .05, indicating statistical significance. This finding supports the studies of Arop et al. (2019), Uche and Nwosu (2020), Ofoegbu and Alonge (2018), Ibrahim and Okon (2021), and Ofem et al. (2021), which established that adequate financial support enhances students' participation, engagement, and skill acquisition.

In hypothesis two, since the p-value (.000) is less than .05, the null hypothesis was rejected. This implies that Funding of extra lessons or coaching significantly influences career preparedness among senior secondary school students in Cross River State. The finding of hypothesis two showed that funding of extra lessons or coaching significantly influences career preparedness among students.Since the p-value (.000) is less than .05, the null hypothesis was rejected. This indicates that funding of extra lessons or coaching significantly influences career preparedness among senior secondary school students in Cross River State. The R-value of .691 indicates a strong positive relationship between funding of extra lessons and career preparedness. The $R^2$ value of .477 revealed that 47.7% of the variation in career preparedness was explained by funding of extra lessons/coaching, while the Adjusted $R^2$ of .474 indicates consistency of the regression model. The beta coefficient (β = +.691) suggests that increased support for coaching programmes improves students' career preparedness. The high t-value (20.89) and F-value (436.39), coupled with the significant p-value (.000), confirmed the significance of the influence. This finding agrees with Yusuf and Adeyemi (2019), Ekanem and Bassey (2023), and Adedigba and Sulaiman (2021), who found that coaching programmes improve career awareness, academic confidence, and vocational competence.

In hypothesis three, since the p-values for vocational skill development and career preparedness were less than .05, the null hypothesis was rejected. This means that ICT and internet financing significantly influence vocational skill development and career preparedness among senior secondary school students in Cross River State. The result indicates that payment of school fees, funding of extra lessons/coaching, and ICT/internet financing jointly have significant influence on vocational skill development and career preparedness among senior secondary school students in Cross River State.The finding of hypothesis three further revealed that ICT and internet financing significantly influence vocational skill development and career preparedness. For vocational skill development, the R-value (.718) indicates a strong positive relationship, while $R^2$ (.516) shows that ICT financing explained 51.6% of the variation in vocational skill development. Similarly, for career preparedness, the R-value (.684) and $R^2$ (.468) indicate substantial influence. The Adjusted $R^2$ values (.512 and .465) confirm the reliability of the model, while the positive beta coefficients show positive predictive influence. Furthermore, the high t-values (22.54 and 20.51), F-values (508.05 and 420.66), and significant p-values (.000) confirmed statistical significance. The findings support Akinsola and Adekunle (2022), Ofem et al. (2025), Okpa et al. (2025), Ezeani

and Oladele (2024), and Adamu and Bako (2020), who emphasized the importance of ICT access in improving digital literacy, vocational competence, and employability skills.

Finally, the hypothesis four p-values for payment of school fees, funding of extra lessons or coaching, and ICT/internet financing were less than .05. Consequently, the null hypothesis was rejected. This means that payment of school fees, funding of extra lessons or coaching, and ICT/internet financing significantly influence vocational skill development and career preparedness among senior secondary school students in Cross River State. Hypothesis four revealed that payment of school fees, funding of extra lessons/coaching, and ICT/internet financing jointly have significant influence on vocational skill development and career preparedness. The multiple correlation coefficient (R = .803) indicates a very strong joint relationship between the predictor variables and the dependent variables. The $R^2$ value (.645) implies that 64.5% of the variation in vocational skill development and career preparedness was jointly explained by the three household financing variables, while the Adjusted $R^2$ (.641) indicates model adequacy. The beta coefficients for payment of school fees ($\beta$ = +.381), funding of extra lessons/coaching ($\beta$ = +.336), and ICT/internet financing ($\beta$ = +.417) show positive individual contributions, with ICT financing contributing the highest influence. The significant t-values, F-value (287.73), and p-values (.000) confirmed the joint significance of the predictors. This finding supports the assumptions of Human Capital Theory by Theodore Schultz (1961), which posits that investment in education and skill acquisition enhances productivity and future socioeconomic outcomes.

## Conclusion

The study concluded that household education financing significantly influences human capital development among senior secondary school students in Cross River State. Specifically, payment of school fees, funding of extra lessons/coaching, and ICT/internet financing positively enhanced students' vocational skill development and career preparedness. Therefore, adequate household investment in education remains essential for improving students' employability, productivity, and readiness for future socioeconomic participation.

## Recommendations

1. Parents and guardians should ensure regular payment of school fees to promote students' continuous participation in vocational and practical learning activities.
2. Government and school administrators should provide subsidized coaching programmes and educational support schemes for students from low-income households.
3. Educational stakeholders should improve students' access to ICT facilities, internet connectivity, and digital learning resources through public-private partnerships and targeted educational interventions.

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