

**ANALYSIS OF UNEMPLOYMENT RATE IN NIGERIA AND ITS IMPACT ON
ACADEMIC PERFORMANCE. A CASE STUDY OF UNIVERSITY OF BENIN STUDENTS**

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BENIN CITY EDO STATE, NIGERIA.**

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**A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF EDUCATIONAL
MANAGEMENT, FACULTY OF EDUCATION, UNIVERSITY OF BENIN, BENIN CITY.
IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE
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STATISTICS**

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CERTIFICATION

We, the undersigned names thereby certify that this research work was carried out by OGAH COMFORT OCHWOLE with matriculation Number EDU2203078 in the department of Educational Management, Faculty of Education, University of Benin, Benin City, in partial fulfilment of the requirements of the award of (B.Sc.Ed) Degree in Economics and Statistics

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DEDICATION

This project is dedicated to God the Father, Son and the Holy Spirit for His love and infinite mercy bestowed upon my life.

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I appreciate the Almighty God for His divine assistance to successfully complete this programme.

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I appreciate my beloved friends for their encouragement in the course of this programme and I pray that the Lord will bless you all. AMEN

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ABSTRACT

This study examines the relationship between unemployment in Nigeria and its impact on the academic performance of university students, with a particular focus on the University of Benin. The research investigates how high unemployment rates influence students' motivation, academic choices, and overall performance, considering factors such as financial constraints, psychological stress, and perceptions of the labor market. Data were collected through the administration of structured questionnaires to a representative sample of students. Findings reveal that the persistent unemployment crisis contributes significantly to reduced academic motivation, increased anxiety about the future, and a tendency toward underperformance. The study further highlights the socio-economic pressures on students, such as inability to afford learning materials, reduced concentration in studies, and declining interest in certain disciplines perceived to have limited employment opportunities. It concludes that unemployment not only undermines students' academic outcomes but also discourages investment in higher education. The research recommends stronger government intervention in job creation, career support programs in universities, and policies to better align academic curricula with labor market needs, thereby reducing the negative influence of unemployment on academic performance.

CHAPTER ONE

INTRODUCTION

Background of the Study

Unemployment remains one of the most pressing challenges confronting Nigeria today, particularly among young people and graduates. Despite being home to a large population of educated youths, the Nigerian labour market has consistently failed to absorb the growing number of graduates produced by tertiary institutions each year. This has created a disconnection between higher education and employment opportunities. University students across the country are now more aware than ever that earning a degree does not guarantee a job. Adebayo (2020) observed that this awareness has significantly affected students' attitudes towards academic pursuit, as many begin to question the value of formal education in achieving financial stability and life goals.

The persistent rise in unemployment in Nigeria is not a recent development. Over the last decade, several economic policies aimed at boosting job creation have not produced lasting solutions. Structural problems, political instability, corruption, and the mismatch between academic training and market demands have all contributed to the worsening situation. According to Ishola (2018), the misalignment between university curricula and labour market expectations plays a crucial role in fueling graduate unemployment. As students become increasingly aware of these issues, their motivation, mental wellbeing, and academic focus are inevitably affected.

In public universities such as the University of Benin, this growing concern is especially visible. Many students come from families already affected by unemployment or financial hardship. This reality means that some students are responsible not only for their education but also for contributing to family upkeep. Salawu (2017) noted that students who face financial pressure due to household unemployment are often distracted and unable to prioritize their studies. Some take on small-scale jobs or side businesses to support themselves, which divides their attention between academics and survival. Also, the psychological effects of widespread unemployment cannot be ignored. Feelings of hopelessness, low self-esteem, and anxiety about the future are becoming more common among undergraduates. Eze (2021) highlighted that students who are uncertain about their post-graduation future often lose interest in their academic work, as they perceive little or no return on their educational investment. In such an environment, academic performance suffers, not because students are incapable, but because the larger economic context does not inspire confidence or commitment to excellence.

The University of Benin, being one of the nation's prominent federal universities, represents a diverse student population drawn from different parts of the country and socio-economic backgrounds. The students' exposure to Nigeria's economic instability makes them a relevant group for studying the link between unemployment and academic performance. Okonkwo (2019) stated that student experiences at the university level are shaped not just by institutional factors but also by national realities such as employment rates and economic growth. Establishing this background provides the foundation for a focused investigation into how national unemployment challenges

interact with students' academic experiences. It also opens the door to identifying strategies that can support students academically, despite a discouraging external economic environment. In a time when education is expected to play a transformative role in national development, understanding the impact of unemployment on students is more important than ever.

Statement of the Research Problem

The rising unemployment rate in Nigeria has become a serious concern, especially among graduates of higher institutions. Despite earning university degrees, many young people remain jobless or underemployed, leading to frustration and hopelessness. Students currently enrolled in Nigerian universities, including the University of Benin, are aware of this situation. This awareness is shaping how they view education. Many of them now doubt whether their academic efforts will lead to future employment, which lead to unseriousness and lackadaisical attitude of students towards their educational activities. This shift in mindset raises concerns about how the fear of unemployment may be affecting students' academic commitment and performance.

This research seeks to investigate how students' awareness of high unemployment rates is affecting their seriousness towards academic work. It aims to examine whether the lack of job opportunities after graduation is causing students to lose motivation for studying, attending lectures, completing assignments, and preparing for exams. The research is concerned with whether students still see education as a means to a better life, or if unemployment has discouraged them from putting in their best academically.

This study also seeks to identify whether the pressure to survive financially is forcing some students to divide their attention between academics and income-generating activities. Many students now take up part-time work, small-scale businesses, or online jobs while still in school. This research will investigate whether these economic activities are interfering with their class attendance, study time, or overall academic performance.

Another problem this research aims to address is the psychological impact of unemployment fears on students. It will examine whether anxiety, discouragement, or loss of hope about the future is affecting students' mental focus and academic stability. By looking into these different problems, the research aims to understand how unemployment is directly influencing academic performance among students at the University of Benin.

Research Questions

This research will answer the following questions:

1. How does the high unemployment rate in Nigeria influence the academic performance of students in the University of Benin?
2. What are the academic effects on University of Benin students who combine their studies with part-time jobs or business ventures due to unemployment-related financial pressures?
3. How does the current unemployment situation in Nigeria impact students' psychological well-being and class engagement?
4. What strategies can be adopted to reduce the negative impact of unemployment on students' academic performance?

Objectives of the Study

The main objective of this study is to examine the analysis of unemployment rate in Nigeria and its impact on academic performance of students.

And the specific objectives is to:

- To examine how the rising unemployment rate in Nigeria affects the academic performance of students in the University of Benin. This involves assessing how the fear of joblessness impacts study habits, academic focus, and long-term educational commitment.
- To investigate how students at the University of Benin cope academically while engaging in part-time jobs or small-scale businesses as a result of unemployment pressures. The objective is to determine whether such dual commitments negatively affect their academic performance, attendance, or study time.
- To assess the psychological implications of Nigeria's unemployment rate on the mental focus, class participation, and general well-being of University of Benin students. The goal is to understand how constant worry about the future disrupts their academic involvement.
- To recommend realistic strategies that can help reduce the academic consequences of unemployment on students in Nigerian universities.

Significance of the Study

This study is significant because it will provide valuable insight into how Nigeria's high unemployment rate affects the academic performance of students in the University of Benin. By linking national unemployment rate with students' academic outcomes, the research highlights how fear of future joblessness can influence their level of academic performance

The study is important as it will assess how students at the University of Benin manage their academic responsibilities while engaging in part-time jobs or small businesses to cope with financial pressures caused by unemployment. This will help reveal the extent to which economic hardship forces students to divide their time and attention, and the resulting effects on their academic success.

This research will also be significant in examining the emotional and mental toll that the current unemployment situation has on students' psychological well-being and participation in academic activities. It will provide useful data on how stress, anxiety, and uncertainty about the future affect class attendance, concentration levels, and general academic involvement among university students.

Finally, the study is significant because it will propose practical strategies to help reduce the negative academic effects of unemployment on students. These strategies, once identified, can serve as useful tools for university administrators, education policymakers, and youth development organizations in creating effective interventions that support students academically and mentally during times of economic hardship.

Scope and Delimitation of the Study

The scope of this study focuses on analysing the impact of Nigeria's high rate of unemployment on the academic performance of students, using the University of Benin as a case study. It examines how unemployment influences students' academic performance, psychological well-being, class engagement, and the effects of combining studies with part-time jobs or small-scale businesses due to financial challenges.

The study is delimited to the University of Benin and does not cover other universities in Nigeria.

Definition of Terms

Analysis: Analysis is the process of examining the components or structure of something, typically for purposes of understanding, interpretation, or problem-solving.

Unemployment Rate: Unemployment rate is the percentage of the total labour force that is unemployed and actively seeking employment during a specific period.

Nigeria: Nigeria is a country located in West Africa. It is a sovereign nation with a diverse population, economy, and cultural heritage.

Impact: Impact refers to the strong effect or influence that one thing has on another.

Academic Performance: Academic performance refers to the level of achievement or success a student attains in their educational pursuits, often measured through grades, examinations, and assessments.

Case Study: A case study is a detailed investigation or analysis of a particular instance, group, or situation to explore its characteristics and draw conclusions.

University of Benin Students: University of Benin students are individuals who are officially enrolled in academic programmes at the University of Benin, an institution of higher learning in Nigeria.

CHAPTER TWO

REVIEW OF RELATED LITERATURE AND THEORETICAL FRAMEWORK

The chapter is concerned with the review of related literature on the analysis of unemployment rate in Nigeria, and its impact on academic performance. They are discussed under the following subheadings:

- Theoretical Framework
- Concept of Unemployment
- Causes of Unemployment in Nigeria
- Effect of Unemployment
- The Link Between Financial Constraints and Academic Performance
- Psychological Impact of Unemployment on Students
- Strategies and Policy Interventions to Mitigate Unemployment problem
- Summary of the Review of Related Literature

Theoretical Framework: Human Capital Theory

Human Capital Theory, originally proposed by Becker (1964), emphasizes the importance of investing in education, training, and health to improve the productivity and economic value of individuals. It holds that people are not merely labourers but active contributors to the economy whose skills, knowledge, and competencies acquired through learning and development represent capital. These human attributes have the potential to yield returns over time, similar to physical or

financial investments. By focusing on education as a primary form of human capital investment, the theory provides a structured lens through which researchers can understand socio-economic outcomes and disparities in employment and income.

This theoretical framework is particularly suitable for the research topic, *Analysis of Unemployment Rate in Nigeria and Its Impact on Academic Performance: A Case Study of University of Benin Students*. It serves as a foundational basis to explain how insufficient access to education or underutilization of educational qualifications due to unemployment affects the motivation, academic drive, and long-term development of students in tertiary institutions.

Education as an Investment in Human Capital

Human Capital Theory argues that individuals pursue education with the expectation of future economic benefits, such as employment and income (Olaniyan and Okemakinde, (2018)). In the context of Nigerian universities, this investment is often made under financial strain. Students and their families make considerable sacrifices to fund higher education in hopes of securing better employment opportunities. However, the rising unemployment rate in Nigeria creates a contradiction in this investment logic. When graduates are unable to secure employment, the perceived value of education is diminished. Okafor (2017) asserts that the mismatch between graduate output and labour market absorption rates in Nigeria dissuades new students from committing to rigorous academic engagement.

Impact of Unemployment on Motivation and Academic Commitment

Human Capital Theory posits that individuals are motivated to acquire education when there is a clear pathway to future returns (Umar and Lawal, 2019). In an environment where unemployment is rampant, especially among university graduates, the motivational structure that drives academic performance weakens. When students no longer see a correlation between academic excellence and employability, they are less likely to exert themselves in their studies. Adebayo (2016) highlights that high youth unemployment rates in Nigeria have resulted in a growing sense of despair among undergraduates, affecting class attendance, learning interest, and academic discipline. This disillusionment alters the way students perceive education not as a ladder for social mobility, but as an uncertain gamble.

Skill Acquisition and Economic Relevance

The central argument of Human Capital Theory is that education equips individuals with market-relevant skills. However, in Nigeria, there exists a growing gap between university curricula and the practical demands of the labour market. Nwadiani (2020) argues that tertiary institutions have not sufficiently aligned their programmes with the evolving needs of the economy. This disconnect weakens the human capital value of education, resulting in graduates who are inadequately prepared for employment. In such conditions, students may feel that their academic efforts are not contributing towards employability, leading to disengagement. Consequently, the perceived economic irrelevance of academic programmes impacts students' enthusiasm and participation in educational activities.

Financial Constraints and Unequal Access to Human Capital Development

Financial hardship is a critical determinant of educational attainment under Human Capital Theory. When students lack the financial resources to support their education such as paying tuition, acquiring materials, or securing accommodation- their capacity to focus on learning diminishes. Eze (2019) argues that economic challenges force many Nigerian students into part-time work, which detracts from study time and leads to poor academic performance. These financial constraints are more pronounced in households where unemployment is widespread, making education a luxury rather than a right. Therefore, the broader economic structure, especially unemployment, restricts equal access to human capital development and deepens social inequalities.

Long-Term Implications on National Human Capital Stock

According to Human Capital Theory, a nation's development relies on the quality and quantity of its educated workforce. Prolonged unemployment among graduates leads to a waste of human capital, thereby limiting the country's developmental potential. Ibrahim (2021) notes that many Nigerian graduates become underemployed or migrate abroad, resulting in a 'brain drain' effect. This undermines national productivity and leaves local industries without the skilled labour required for innovation and growth. From the student perspective, the anticipation of such outcomes may discourage academic excellence and induce a sense of futility. If students do not believe their efforts will translate into meaningful career paths, their academic commitment and aspirations decline.

Concept of Unemployment

Unemployment is a fundamental issue in economics and social development, representing a situation in which individuals who are capable of working and actively seeking work are unable to find gainful employment. It is widely used as an indicator of economic inefficiency and social instability. Unemployment not only affects the economic well-being of individuals but also their psychological and emotional health, leading to broader societal consequences.

Definitions and Meaning

The International Labour Organization (ILO, 2020) defines an unemployed person as someone who is without work, currently available for work, and actively seeking work during a specified period. This definition forms the basis for most national and international labour statistics.

In broader terms, unemployment occurs when the supply of labor exceeds demand. It represents a gap between those who are willing and able to work and the availability of suitable job opportunities. Unemployment is particularly troubling in developing countries, where labor markets are often informal and under-regulated.

Nature and Types of Unemployment

Understanding the types of unemployment helps to grasp the complexity of labour market challenges. Common types include:

- **Frictional Unemployment:** (Mankiw, 2018), this is short-term unemployment that arises from the process of matching workers with jobs. It includes people transitioning between jobs, new graduates entering the labor force, or individuals re-entering after a break.
- **Structural Unemployment:** (Todaro & Smith, 2015), occurs when there is a mismatch between the skills of job seekers and the skills demanded by employers. This may result from technological change, automation, or shifts in industry.
- **Cyclical Unemployment:** (Blanchard & Johnson, 2017), associated with the business cycle, it rises during economic recessions and falls during periods of growth. When overall demand for goods and services drops, firms reduce production, leading to layoffs.
- **Seasonal Unemployment:** (Parkin, 2016), affects industries like agriculture, retail, and tourism where demand for labour fluctuates with seasons or specific times of the year.
- **Disguised Unemployment:** Common in developing economies, especially in the agricultural sector, where more people are employed than needed, leading to low productivity.
- **Underemployment:** Occurs when individuals work in jobs that do not utilize their full skills or education level, or when they work fewer hours than they would prefer.

Graduate and Youth Unemployment

Youth unemployment is a particularly critical issue, especially in developing nations. Graduates often find it difficult to secure employment due to a saturated labour market or lack of experience. (Oye, Ibrahim & Gomwalk, 2016), the disconnect between university curricula and job market requirements further exacerbates the situation.

In many countries, tertiary institutions continue to produce graduates without corresponding expansion in employment opportunities. This growing graduate unemployment contributes to frustration, reduced motivation, and emotional stress, all of which may influence the academic performance of students still in school.

Student Perspective on Unemployment

Although students are typically not classified as unemployed during their studies, the perceived risk of unemployment after graduation plays a significant role in shaping academic behaviour. Some students experience: Reduced academic motivation, due to fear of a bleak employment future, increased psychological stress, especially those from low-income backgrounds, Financial constraints, as they struggle to find part-time jobs or internships, Pressure to take on menial jobs, affecting time for academic activities.

Thus, unemployment impacts students both directly and indirectly, and its effects are evident even before graduation.

Causes of Unemployment In Nigeria

Unemployment remains one of the most pressing socio-economic challenges confronting Nigeria today. Over the past decades, the country has witnessed fluctuating patterns in employment rates, influenced by demographic pressures, macroeconomic shifts, policy failures, and institutional constraints. The Nigerian labour force continues to expand due to a youthful population and rapid urbanization, yet job creation has not kept pace with this growth. As a result, a large segment of the

population, especially among the youth and graduates, remains without gainful employment. To understand the full scope of the issue, it is important to examine the emerging trends and root causes that sustain high unemployment rates in Nigeria.

Educational System and Employability Gap

One of the major contributors to unemployment in Nigeria is the mismatch between educational training and labour market needs. Many Nigerian graduates leave tertiary institutions without the necessary skills required by employers. As observed by Okoro (2020), the Nigerian curriculum tends to focus on theoretical knowledge without emphasis on practical or entrepreneurial skills, making it difficult for graduates to compete in an increasingly skills-based economy.

Compounding the issue is the poor state of technical and vocational education. Rather than preparing students with employable skills, most Nigerian universities produce graduates for white-collar jobs that are in limited supply. As Uche (2019) notes, this has led to a saturated job market in sectors such as administration, finance, and social sciences, while technical sectors like agriculture and manufacturing remain under-exploited.

Rapid Population Growth and Labour Force Expansion

Nigeria's population growth rate stands at approximately 2.6% annually, contributing to a labour force that expands faster than the economy's ability to generate jobs. As stated by Musa (2018), over 1.8 million young people enter the labour market every year, but only a fraction of them secure formal employment. The urbanization rate also contributes to the problem, as many migrate to cities in search of opportunities that do not exist in sufficient numbers. The labour market's inability to

absorb this growing population has led to a rise in disguised unemployment and underemployment, particularly in the informal sector. While many youths engage in menial or self-created jobs, these are often unstable and poorly remunerated, contributing to poverty and social discontent (Ahmed, 2019).

Weak Industrial Base and Economic Structure

The Nigerian economy is heavily dependent on oil revenue, a sector that is capital-intensive and provides limited employment opportunities. As industrialization has lagged, manufacturing output has declined over the years. This has restricted the economy's ability to provide mass employment. According to Chukwu (2017), the collapse of many manufacturing firms due to poor infrastructure, unfavourable business environments, and policy inconsistency has significantly reduced job creation potential.

Agriculture, which historically absorbed a large portion of the labour force, has not been modernized to employ young, educated Nigerians. Most youths view farming as unattractive due to its manual, low-paying nature and lack of government incentives, which further limits job uptake in this sector.

Corruption, Poor Governance, and Policy Failures

Corruption and poor policy implementation have also contributed to Nigeria's high unemployment rate. Public funds meant for job creation programmes are often diverted or mismanaged. Employment processes in public sectors are sometimes tainted by nepotism and favouritism, denying qualified individuals access to jobs. As Eze (2021) explains, government interventions such as N-Power and the Youth Employment and Social Support Operation (YESSO) have not been able to

provide lasting solutions due to poor monitoring and a lack of sustainability. Inconsistencies in government economic policies have made it difficult for businesses to thrive, resulting in reduced investment and job losses. Weak institutional capacity to support small and medium enterprises also hinders entrepreneurship, which could have served as a buffer against unemployment.

Effects of Unemployment

Unemployment is one of the most significant economic and social problems affecting Nigeria. Despite being rich in human and natural resources, the country has struggled to absorb its growing labour force into gainful employment. The consequences of this persistent unemployment crisis reach beyond economic indicators. They affect individual well-being, family structures, national security, and health systems. The National Bureau of Statistics reported that Nigeria's unemployment rate rose to 33.3% in 2021, one of the highest globally.

Economic Hardship

Unemployment results in direct and indirect economic setbacks for individuals and the country. A major consequence is a loss of income, which weakens purchasing power and reduces overall consumption levels. When individuals cannot afford goods and services, businesses suffer lower demand, leading to further job losses and stunted economic growth. According to Ogunbanjo et al (2017), unemployment reduces productivity and tax revenues, thereby crippling government capacity to fund public services.

Poverty is intricately tied to unemployment. In Nigeria, many households depend on a single income earner. When jobs are scarce, families slip into poverty, struggling to meet basic needs such as food, shelter, and education. Omoju et al (2023) observed that prolonged joblessness has led to increased informal sector activity with low productivity and earnings, further weakening the formal economy. Moreover, rising unemployment discourages foreign investment as it signals an unstable economic environment.

Psychological Distress

The mental toll of unemployment is profound. Joblessness leads to a loss of purpose, low self-esteem, and emotional strain. Akpovino and Azuka (2023) reported a correlation between prolonged unemployment and increased cases of depression and anxiety in urban Nigerian populations. For many youths, the frustration of being idle despite educational qualifications creates feelings of worthlessness.

The Nigerian cultural context adds to the pressure. Social expectations of financial independence and family responsibility weigh heavily on unemployed individuals. Akunna et al (2024) found that men, especially, face immense societal judgment, which can lead to substance abuse or suicidal thoughts. The absence of adequate mental health support services in most parts of Nigeria worsens the situation, leaving many to suffer in silence.

Social Instability

Unemployment often leads to increased crime and insecurity. Idle youths, particularly in urban centres, are more vulnerable to recruitment by criminal organizations and political thugs. Onah and

Okwuosa (2016) asserted that unemployment contributes significantly to armed robbery, internet fraud, and cultism in Nigerian cities. A lack of job opportunities turns the country's demographic advantage into a time bomb.

In the Niger Delta and northern regions, joblessness has been linked to insurgency and militancy. Mela and Ahmad (2016) stated that many youths joined violent groups not out of ideology, but due to economic desperation. Family units also suffer; financial stress leads to marital conflict, domestic violence, and family breakdowns. High unemployment rates weaken social cohesion and fuel public unrest, as seen in the 2020 EndSARS protest.

Deteriorating Health Conditions

The link between unemployment and health is well documented. Without jobs, individuals are less likely to afford medical care or maintain a healthy lifestyle. Akpovino and Azuka (2023) noted that unemployed Nigerians are more prone to malnutrition, hypertension, and substance abuse due to prolonged stress and lack of funds. Poor health further reduces employability, creating a vicious cycle.

Health infrastructure in Nigeria is already under pressure. Unemployment adds to the burden by increasing the number of people who cannot afford preventive care, leading to late-stage diagnoses

and higher mortality rates. Akunna et al (2024) pointed out that the stress of being unemployed often manifests physically through chronic fatigue, insomnia, and weakened immunity.

Governance Challenges

High unemployment undermines governance and public trust. When citizens perceive the government as incapable of providing economic opportunities, it leads to political apathy or resistance. Ogunbanjo et al (2017) explained that widespread unemployment erodes confidence in democratic institutions and promotes voter apathy during elections.

The cost of managing the consequences of unemployment is also high. Resources that could be used for development are diverted to managing crime, social unrest, and emergency health interventions. Omoju et al (2023) emphasized that tackling unemployment must be a national priority if Nigeria is to achieve sustainable development. A skilled yet idle population is both an economic waste and a threat to national unity.

The Link Between Financial Constraints and Academic Performance

The academic journey of students in higher institutions is not solely determined by intellectual ability or the availability of educational resources. One critical factor that significantly affects students' academic performance is their financial situation. In developing countries like Nigeria, where the socioeconomic gap continues to widen, the effects of financial hardship on academic outcomes have become more pronounced and pressing. Many university students face economic struggles ranging from tuition payment challenges to daily sustenance and lack of study materials. These financial

pressures impact not only their cognitive abilities but also their psychological well-being and engagement with academic activities.

Financial challenges hinder students' ability to concentrate in class, purchase textbooks, access transportation, and maintain proper nutrition. A student who is unable to afford textbooks or pay school fees on time often experiences anxiety and may even be forced to defer their studies or drop out altogether. Okeke (2018) argues that financial instability among undergraduates directly reduces their chances of academic excellence due to their constant concern with survival. When students are constantly preoccupied with how to meet their basic needs, academic pursuit becomes secondary. Moreover, the absence of social welfare support or inadequate scholarship opportunities in Nigeria leaves many students dependent on family or menial jobs for financial support. According to Musa (2020), these students often sacrifice valuable study time for paid work, which in turn affects their academic focus. This paper provides a comprehensive analysis of the link between financial constraints and academic performance, focusing on Nigerian university students, with the University of Benin as a reference point.

Inability to Afford Academic Materials

A critical challenge posed by financial constraints is the inability of students to afford essential academic materials. These include textbooks, notebooks, laboratory tools, and access to digital learning platforms. The modern university system demands more than just attending lectures; students are required to study independently, participate in group assignments, and prepare for practicals or projects. All of these require materials that cost money. Ibrahim (2017) argues that

without adequate access to learning materials, students are forced to depend solely on lecture notes, which are often inadequate and lack depth. Students with limited access to books, journals, and online learning resources tend to perform poorly during examinations and coursework. This gap becomes more apparent when compared with financially stable students who can afford internet subscriptions, personal laptops, and supplementary learning resources.

In some cases, lecturers recommend textbooks that are costly or not readily available in school libraries. Students who cannot afford these textbooks often rely on photocopies or shared copies, leading to delays and reduced understanding. A study conducted by Onuoha (2021) on undergraduates in South-Western Nigeria shows that 64% of students with limited financial resources failed to obtain key academic materials before examination periods. The result is a performance that reflects struggle and under-preparation.

Poor Nutrition and Health Conditions

Financial challenges also lead to poor nutrition, which affects the physical and mental health of students. Healthy living is vital to academic success because a well-nourished body supports brain activity, concentration, and stamina. In contrast, a hungry or sick student struggles with attentiveness in class and lacks the energy to engage in academic tasks.

Chuka (2019) notes that the link between nutrition and cognitive function is well established, with undernourished students showing lower memory retention and slower information processing. Many students, especially those living off-campus or without regular financial support, survive on one meal

per day or go hungry for extended periods. This condition impairs concentration, causes fatigue, and weakens the immune system, making students more susceptible to illness.

The cost of medical treatment is another concern. Financially disadvantaged students often ignore early signs of illness because they cannot afford hospital visits or medication. This results in worsened health conditions and prolonged absence from lectures and tests. As Uche (2022) observes, students who face health problems due to financial limitations are more likely to fail or repeat courses because of missed academic engagements.

Psychological Stress and Academic Anxiety

One of the most overlooked consequences of financial hardship is the psychological burden it imposes on students. Financial stress affects students' emotional well-being, which in turn impacts their academic motivation and performance. When students constantly worry about paying rent, feeding themselves, or covering tuition, their mental focus shifts from academic goals to daily survival. According to Olamide (2016), psychological pressure from financial hardship contributes to low self-esteem, depression, and feelings of inferiority, especially when students compare themselves to peers who are financially stable. This state of mind weakens academic ambition and results in disengagement from group discussions, reduced class participation, and eventual academic decline.

Financial worries often lead to sleep disturbances and reduced study hours. When students are mentally preoccupied or emotionally distressed, they find it difficult to retain information or complete academic tasks on time. Research by Bassey (2023) on university students in Nigeria

indicates that more than 70% of financially stressed students reported chronic anxiety and poor academic concentration.

Engagement in Part-time or Menial Jobs

Another consequence of financial hardship is the necessity for students to take up part-time jobs or engage in informal income-generating activities. While such work may provide temporary financial relief, it often comes at the cost of academic performance. Most students in this category work under time constraints and in stressful environments that do not support their academic schedules.

A study by Kure (2017) revealed that over 55% of Nigerian undergraduates who work while studying struggle to meet academic deadlines and show lower class attendance rates. These students tend to miss lectures, submit late assignments, and appear less prepared for tests and examinations. The physical and mental exhaustion from work also limits their study time and weakens their focus. Moreover, some part-time jobs expose students to environments that encourage deviant behaviour or unhealthy lifestyles, including substance abuse or involvement in internet fraud. These distractions further derail academic performance. Nwachukwu (2021) points out that students who engage in excessive work due to financial stress are more likely to fail courses or extend their graduation timeline.

Risk of Dropping Out or Academic Discontinuity

The most extreme impact of financial constraint on academic performance is the risk of dropping out or academic discontinuity. When students are unable to pay school fees, register for courses, or afford hostel accommodation, they may be forced to defer their studies. Some never return due to

worsening financial conditions or loss of academic interest. Adegboye (2018) states that financial dropout is a common occurrence in public universities, with hundreds of students forced to abandon their education yearly due to non-payment of school fees. In many cases, such students lose the zeal to return and engage in informal labour or unskilled jobs for survival. Even among those who manage to return, their performance often declines due to prolonged disconnection from academic environments.

The risk of discontinuity also undermines long-term academic planning. Students avoid enrolling in professional courses, practical-based electives, or industrial training due to hidden costs. This leads to a lack of experience, skills, and professional exposure. Ogunleye (2020) highlights that students who experience frequent academic interruptions due to finance struggle with graduation timelines, leading to extended stays in school and delayed entry into the labour market.

Psychological Impact of Unemployment On Students

Economic pressure is a prevalent challenge faced by students, particularly in developing countries like Nigeria, where families often struggle to meet basic needs, let alone fund higher education. As students navigate the demands of academic life, economic hardship intensifies their emotional and psychological burden, which in turn affects learning outcomes, self-perception, and overall mental health. The cost of tuition, transportation, feeding, accommodation, and learning materials places a significant financial burden on students, many of whom receive little to no assistance from institutional support systems. These circumstances create a cycle of stress, anxiety, and emotional fatigue that hampers cognitive performance and academic motivation.

The psychological toll of economic hardship manifests in different ways, including chronic stress, depression, anxiety, feelings of inferiority, academic fatigue, and in extreme cases, suicidal ideation. Olayinka (2016) argues that the emotional well-being of students is inextricably tied to their financial stability, as financial insecurity leads to a constant state of worry that diminishes academic concentration and enthusiasm. In the absence of structured psychological support services on campuses, many students suffer in silence while battling the dual weight of academic expectations and economic pressure. Students from economically disadvantaged backgrounds often experience a deep sense of isolation, comparing themselves unfavourably with peers who can afford the full spectrum of academic and social life. As Okafor (2020) notes, this comparison can damage self-worth and limit the development of a healthy academic identity. The following sections examine specific psychological effects of economic pressure on students, focusing on their experiences within the university environment.

Chronic Stress and Burnout

Chronic stress is one of the most immediate psychological responses to prolonged economic hardship. For many students, the uncertainty of how to pay tuition, afford rent, or meet daily survival needs induces a constant state of emotional tension. This type of stress is not momentary but endures over time, affecting both the body and the mind.

According to Adebayo (2019), students experiencing economic pressure often show signs of stress such as sleep disturbances, persistent fatigue, irritability, and weakened immune response. The academic demands of assignments, tests, and deadlines further compound this stress, pushing students to the edge of burnout. Burnout in this context is not limited to physical exhaustion but includes emotional detachment, reduced academic motivation, and a feeling of helplessness.

Students may struggle to keep up with academic work not because of intellectual incapacity but because their minds are overloaded with concerns unrelated to their studies. This sustained mental stress affects memory retention, attention span, and the ability to complete tasks effectively. Udo (2022) asserts that many students enter examination halls already mentally fatigued, making it difficult for them to recall information or perform under pressure.

Depression and Emotional Fatigue

Economic pressure often gives rise to depressive symptoms, especially when students feel hopeless about their financial future. Depression is marked by persistent sadness, lack of interest in activities, low self-esteem, and difficulty concentrating. In the university setting, these symptoms are frequently ignored or mistaken for laziness or lack of seriousness. Okon (2021) explains that students facing financial problems are more likely to withdraw socially, miss classes, and neglect self-care. The mental burden of wondering whether one can continue in school, coupled with the shame of being unable to meet basic needs, can be emotionally overwhelming. Emotional fatigue sets in when students have exhausted their coping capacity and no longer feel emotionally energized to engage with their studies.

Emotional fatigue also affects creativity and critical thinking—skills necessary for academic success. When students become emotionally drained, they may begin to question their academic path or consider dropping out. Igbokwe (2018) points out that economic-induced depression in Nigerian university students is a growing concern that has received insufficient institutional attention, resulting in rising cases of mental health issues on campuses.

Low Self-esteem and Feelings of Inferiority

Economic hardship often affects how students perceive themselves, especially when surrounded by peers who are financially secure. The inability to dress decently, own up-to-date gadgets, or participate in social or academic events creates a visible divide among students. This divide fosters feelings of inferiority, shame, and social isolation. In the view of Chukwu (2017), financial inequality among students leads to what he calls “academic inferiority complex,” where students doubt their academic competence simply because they feel out of place among peers with better economic support. Such students may hesitate to participate in group work, class presentations, or leadership opportunities due to fear of being judged or ridiculed.

Low self-esteem reduces the confidence needed to engage in class, seek help from lecturers, or take academic risks such as applying for scholarships or competitions. The psychological impact is long-term, affecting not only academic performance but also future career aspirations. Nwodo (2020) notes that many brilliant students from poor backgrounds remain in the shadows of university life because they lack the self-assurance to push beyond their economic status.

Anxiety and Fear of Failure

Anxiety, though closely linked with stress and depression, presents as a distinct psychological effect of economic pressure. Students under financial pressure often suffer from academic anxiety, especially during examination periods, knowing that failure might mean extra fees, delayed graduation, or loss of financial sponsorship. These students are haunted by the fear of not just academic failure but the long-term implications of such failure.

Ogunyemi (2016) argues that the fear of failure among financially stressed students is not imaginary but rooted in real consequences, such as being withdrawn from school or disappointing sponsors. This fear causes panic attacks, loss of concentration, and poor performance, even in situations where the student has prepared adequately.

Anxious students may become perfectionists or over-read to the point of exhaustion, hoping to compensate for their financial inadequacies through academic excellence. However, this pressure often backfires, leading to poor time management and cognitive overload. A research study by Adeleke (2023) among University of Benin students found that 68% of economically disadvantaged students reported high levels of anxiety during examination seasons, leading to lower academic performance and reduced self-belief.

Suicidal Ideation and Mental Health Crisis

In extreme cases, sustained economic pressure can push students into suicidal ideation or mental breakdown. The feeling of helplessness, social embarrassment, and academic despair often culminate

in emotional collapse. For students with no access to counselling or social support, suicide may seem like the only escape from economic and academic suffering. In June (2019), Nwachukwu recorded a worrying rise in suicide attempts among undergraduates in Nigerian universities, many of which were linked to financial stress. These students often leave behind notes revealing the unbearable burden of financial struggle and academic pressure. Universities have not kept pace with this crisis, as mental health services remain limited or absent in most institutions.

Students in this category often give off subtle signs such as sudden withdrawal from friends, excessive silence, or emotional outbursts, which are misinterpreted by peers and lecturers. According to Omolayo (2015), early identification and support are key to preventing such psychological breakdowns, yet few institutions have systems in place to monitor student mental health actively.

Strategies and Policy Interventions to Mitigate Unemployment Problem

Unemployment poses a serious challenge to national development, particularly in Nigeria, where high youth unemployment rates threaten the country's social fabric and economic stability. The impact of unemployment extends beyond the economic sphere and significantly affects the educational sector, especially in higher institutions where many students come from homes struggling to make ends meet. With a limited capacity for families to fund education and a growing number of youths left idle due to job scarcity, the ripple effects of unemployment are evident in academic underperformance, low retention rates, and increased dropout cases. The consequences of unemployment are not only economic but psychological and structural. Families unable to support their children's education due to lack of stable income contribute to academic instability. Students

whose parents or guardians are unemployed often experience erratic funding, delayed payments of fees, and lack of access to learning resources. This leads to unequal opportunities, particularly for students from disadvantaged backgrounds. Obi (2020) notes that unless proactive strategies and well-structured policy interventions are implemented, the effect of unemployment on education will continue to widen the socio-academic gap in Nigeria.

Expansion of Student Support Schemes and Emergency Financial Aid

One of the most immediate ways to reduce the academic strain caused by unemployment is the establishment and expansion of financial support schemes for students, particularly those from low-income or unemployed families. These include tuition subsidies, emergency relief grants, and need-based scholarships. Olatunji (2019) asserts that most Nigerian students affected by unemployment in their families drop out not because of poor academic performance but due to inability to pay fees. Providing targeted financial aid to such students ensures continuity in education and protects them from the indirect punishment of a failing labour market. State and federal governments can collaborate with private-sector donors to establish bursary and scholarship programmes that identify students from households affected by job loss or long-term unemployment.

In July (2021), Akinyemi emphasized that emergency education funds should not only be available but accessible without excessive bureaucracy. Quick intervention during times of parental job loss or economic crisis can prevent students from missing exams, dropping out, or falling behind due to unpaid fees. Such financial support also boosts morale and academic focus.

Introduction of Work-Study Programme in Tertiary Institutions

Creating structured work-study programmes can offer students from unemployed households an opportunity to earn while studying. These programmes, when effectively implemented, provide students with part-time job roles within the university system, such as research assistance, library support, or administrative help. In the view of Ibrahim (2017), universities that operate work-study models not only help students gain work experience but also reduce their financial vulnerability. Such programmes allow students to manage basic expenses, gain time-management skills, and reduce reliance on guardians affected by unemployment.

These programmes also serve as a training ground for real-world work environments. Students involved in such schemes develop soft skills that are useful upon graduation. As Okorie (2022) observed, work-study initiatives bridge the gap between academic theory and practical skills acquisition, thus also acting as a partial remedy to graduate unemployment. Federal and state education boards must encourage public universities to adopt this policy formally and fund it adequately.

Integration of Employability Skills and Entrepreneurship into Curriculum

Curriculum reform is another long-term strategy that can mitigate the educational impact of unemployment. Schools must not only prepare students academically but also equip them with practical and entrepreneurial skills that improve their chances of self-employment or job creation after graduation.

According to Eze (2016), one of the major causes of youth unemployment in Nigeria is the mismatch between what is taught in universities and the requirements of the job market. Students graduate with theoretical knowledge but lack the skills that employers are looking for. Embedding practical courses like digital marketing, business planning, vocational training, and IT literacy into academic programmes can enhance employability.

Entrepreneurship training, in particular, helps students to think independently, start micro-businesses while still in school, and provide services that can support their academic journey. Chidiebere (2023) reports that universities offering compulsory entrepreneurship education recorded higher post-graduation business start-up rates among students from unemployed families. Education policymakers must make skill-based training compulsory and well-funded at all levels of higher education.

Strengthening Government and Private Sector Collaboration for Internship and Job Placement

A major issue contributing to the cyclical relationship between unemployment and poor academic performance is the absence of linkages between education and employment sectors. Policies that encourage partnerships between tertiary institutions and industries can address this gap. Students must have access to structured internships, apprenticeships, and placement opportunities as part of their education journey. Adewale (2018) argues that industrial training and internship opportunities help students contextualize their academic knowledge, build confidence, and establish networks for future employment. This connection also improves students' hope for the future, even when their

parents or sponsors are unemployed. Private sector organizations can support this initiative through Corporate Social Responsibility (CSR) policies that prioritize student interns from low-income or unemployed households. In March (2020), Hassan observed that students with access to internships or industrial attachments are less likely to drop out during economic hardship because they begin to see tangible pathways beyond the classroom. To this end, government ministries must mandate internship integration and create platforms for school-industry collaboration.

Policy Incentives for Educational Investment During Unemployment

To cushion the effect of unemployment on education, the government must develop policies that treat education as a right that should not be disrupted due to economic instability. This includes tuition reduction incentives during economic downturns, fee waivers for affected families, and student loan options with flexible repayment plans.

Ogunlana (2015) recommends that student loan schemes should be expanded to cover not only tuition but also feeding, accommodation, and learning materials. These loans should be interest-free for vulnerable groups and repaid post-graduation, with flexible terms based on employment status. In Nigeria, where many are suspicious of loan schemes due to poor implementation, the government must build credibility through transparency and ease of access. Policy incentives should also include tax rebates or job creation bonuses for private companies that employ or train students from unemployed households. In June (2022), Oche explained that targeted policies give students a sense of protection and belonging, reducing the emotional trauma often associated with unemployment-related educational disruption.

Summary of the Review of Related Literature

This section gives a summary of the reviewed literature. The study revealed the theoretical framework, Human Capital Theory, which posits that investment in education and skill development is crucial for economic productivity. The theory was used to justify the importance of quality education as a tool for reducing unemployment and enhancing academic performance. Human Capital Theory explains that when individuals acquire relevant skills and knowledge, their potential to contribute to economic development increases. The review confirmed that in the context of Nigeria, enhancing human capital through targeted education reforms and employment strategies is essential to addressing both unemployment and its adverse academic consequences.

Also, various dimensions of unemployment in Nigeria and its implications for academic performance, particularly among university students were revealed. By addressing the concept of unemployment, causes and effects of unemployment in the country, pointing out that unemployment has remained a persistent issue despite successive governmental interventions. The analysis identified several contributing factors including poor economic planning, corruption, over-reliance on oil, a rapidly growing population, and a mismatch between educational qualifications and labour market demands. Structural problems in Nigeria's economy, such as limited industrialization and a weak private sector, were also emphasized as significant barriers to employment creation. This context reveals the multifaceted nature of unemployment in Nigeria and the need for a holistic policy response.

Further discussion in the review focused on graduate and youth unemployment and its implications. Young people, particularly university graduates, are the most affected demographic. The inability of young individuals to secure gainful employment has led to a range of negative outcomes, such as increased poverty levels, crime, drug abuse, and a growing sense of disenchantment with the political and economic system. Youth unemployment not only limits the economic contributions of a large portion of the population but also threatens national stability and peace. The review showed that long-term unemployment among the youth leads to a loss of productive human capital, which undermines national development efforts.

Another significant aspect explored was the link between financial constraints and academic performance. The literature revealed that financial hardship negatively affects students' academic outcomes by limiting access to essential learning materials, reducing concentration, and forcing students into part-time jobs that disrupt their study schedules. Many students from low-income backgrounds experience stress and low motivation due to an inability to meet basic needs such as feeding, accommodation, and transportation. These conditions hinder their academic focus, often resulting in poor performance or school dropout. It was also noted that some students resort to unethical means, such as examination malpractice, in response to the academic pressure imposed by their financial struggles.

In relation to financial difficulties, the psychological impact of unemployment on students was reviewed. The literature highlighted that economic hardship and unemployment contributes significantly to stress, anxiety, low self-esteem, and depression among students. Prolonged exposure

to financial stress often leads to poor mental health, which directly affects cognitive functions and academic engagement. Students facing economic pressure are also more likely to feel socially excluded, particularly when they cannot participate in academic projects or campus activities due to financial limitations. This psychological burden undermines their ability to compete academically with their more financially secure peers.

Finally, the strategies and policy interventions aimed at mitigating unemployment problem were also explored. Government schemes, such as the N-Power programme, youth empowerment initiatives, and student loan schemes, were discussed as interventions with varying degrees of success. The review emphasized that beyond creating temporary relief, there is a need for sustainable policies that strengthen the link between education and employability. Recommendations included reviewing university curricula to reflect market demands, improving technical and vocational education, and encouraging entrepreneurship among students. The need for efficient scholarship and bursary systems to support indigent students was also highlighted.

CHAPTER THREE

Research Methodology

This chapter explains the various methods and procedures that were employed in the collection and analysis of data for this study. It was organized under the following subheadings:

- Research Design
- Population of the Study
- Sample and Sampling Techniques
- Research Instruments
- Validity of Instrument
- Reliability of the Instruments
- Method of Data Collection
- Method of Data Analysis.

Research Design

A descriptive research design is used in the conduct of the study. This approach employ quantitative data collection and analysis methods to provide a wholly view of the research topic. This design allows for navigation of findings, ensuring the reliability and validity of research.

Population of the Study

The study population for this research essay comprises undergraduate students of the University of Benin, drawn from various faculties and departments. These students represent a diverse group in terms of age, gender, academic level, and socioeconomic background. The selection focuses on those who are directly affected by economic challenges and unemployment-related issues, as their experiences provide relevant insights into the impact of unemployment on academic performance within the university context.

Sample and Sampling Techniques

The sampling technique involves simple random sampling to select subgroup within 100 individuals. The sample size of the study involves 100 individuals which includes; male and female undergraduate students from various faculties and academic levels of the University of Benin.

Research Instrument

The research instrument adopted for this research is Questionnaire titled; "Analysis of Unemployment Rate in Nigeria and Its Impact on Academic Performance: A Case Study of University of Benin Students" (AURNIIAP). These sections include demographics (personal information) such as Gender, Level of Study, Type of Sponsorship, Academic Performance and instructions for answering the questionnaire and finally the research questions. This instrument is

weighed on the demographic and a four-point rating scale for the respondent to make their responses as follows: Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD).

Validity of Instrument

The face validity instrument will be carried out, to ascertain this, the researcher presents a copy of the questionnaire to the researcher's supervisor. The supervisor makes comments, suggestions and corrections which are used to modify the final drafted questionnaire.

Reliability of the Instrument

To ensure the reliability of the Instrument, the internal consistency reliability will be used and this will be achieved by administering the instrument to group of 10 respondents outside the 100 selected respondents.

Method of Data Collection

The instrument will be accompanied by letter of introduction and administered to the respondents and retrieved as soon as the respondent finishes the item on the instrument by the researcher and two trained research assistants in order to protect the confidentiality of the collected data.

Method of Data Analysis

The data collected were analyzed using the frequency count and percentages to answer demographic data of respondents while, mean and standard deviation will be used to answer research questions.

CHAPTER FOUR

Presentation of Results and Discussion of Findings

Table 1: Distribution of Respondents by Gender

Variable	Frequency	Percentage
Male	36	36%
Female	64	64%
Total	100	100%

In Table 1, 36 representing 36% of the respondents were male, while 64 representing 64% of the respondents were females. From the above, it could be deduced that majority of the respondents were females.

Table 2: Distribution of Respondents by Level

Variable	Frequency	Percentage
100 Level	14	14%
200 Level	26	26%
300 Level	21	21%
400 Level and above	39	39%
Total	100	100%

In Table 2, 14 representing 14% of the respondents were 100 level students, 26 representing 26% of the respondents were 200 level students, 21 representing 21% of the respondents were 300 level students, while 39 of the respondents were 400 level and above students. From the analysis, the majority of the respondents were 400 level and above students.

Table 3: Distribution of Respondents by Type of Sponsorship

Variable	Frequency	Percentage
Parents	73	73%
Self sponsored	18	18%
Scholarship	4	4%
Loan	5	5%
Total	100	100

In Table 3, 73 representing 73% of the respondents were sponsored by parents, 18 representing 18% of the respondents were self sponsored, 4 representing 4% of the respondents were scholarship sponsored, while 5 representing 5% of the respondents were sponsored by loans. From the analysis, the majority of the respondents were parents sponsored.

Table 4: Distribution of Respondents by Academic Performance

Variable	Frequency	Percentage
First Class	20	20%
Second Class Upper	52	52%
Second Class Lower	21	21%
Third Class	7	7%
Total	100	100%

In Table 4, 20 representing 20% were first class students, 52 representing 52% of the respondents were second class upper students, 21 representing 21% of the respondents were second class lower students, while 7 representing 7% of the respondents were third class students. From this analysis, the majority of the students were second class upper students.

Table 5: Mean and Standard Deviation of the high unemployment rate in Nigeria influence the academic performance of students in the University of Benin

S/N	Items	SA	A	D	SD	Mean	Standard Deviation	Remarks
1.	The high unemployment rate in Nigeria has negatively influenced your academic performance	32	28	28	12	2.80	1.02	Agreed
2.	Fear of being unemployed after graduation reduces your motivation to study hard	20	31	30	19	2.52	1.01	Agreed
3.	The competitive job market encourages you to study harder and aim for academic excellence	53	36	8	3	3.39	0.76	Agreed
4.	You believe your academic efforts may not guarantee employment after graduation.	11	26	39	24	2.24	0.93	Agreed
5.	Unemployment concerns have reduced your class attendance and study time.	20	08	43	29	2.19	1.06	Agreed

Table 6: Mean and Standard Deviation of the academic effects on University of Benin students who combine their studies with part-time jobs or business ventures due to unemployment-related financial pressures

S/N	Items	SA	A	D	SD	Mean	Standard Deviation	Remarks
6.	You combine academic work with part-time jobs or business activities to cope with financial hardship.	42	36	11	11	3.09	0.98	Agreed
7.	Working while studying reduces the quality of time you spend on schoolwork	38	38	18	6	3.04	0.92	Agreed
8.	You often miss lectures or academic deadlines because of your job or business.	22	28	35	15	2.64	0.98	Agreed
9.	Your academic performance has dropped since you began working or running a business	13	27	42	18	2.39	0.94	Agreed
10.	If you didn't have to work, your academic performance would be much better.	35	27	34	4	2.90	0.92	Agreed

Table 7: Mean and Standard Deviation of the current unemployment situation in Nigeria impact students' psychological well-being and class engagement

S/N	Items	SA	A	D	SD	Mean	Standard Deviation	Remarks
11.	You often feel anxious or stressed because of fears about future unemployment.	25	25	30	20	2.63	1.05	Agreed
12.	You are less motivated to attend lectures or complete assignments due to job market fears.	08	22	45	25	2.23	0.95	Agreed
13.	You avoid conversations about life after school because they overwhelms	29	25	31	25	2.69	1.04	Agreed
14.	You feel mentally drained thinking about unemployment and financial insecurity.	20	39	22	19	2.60	1.01	Agreed
15.	The unemployment rate makes you doubt the value of education.	27	30	25	18	2.68	1.03	Agreed

Table 8: Mean and Standard Deviation of strategies can be adopted to reduce the negative impact of unemployment on students' academic performance

S/N	Items	SA	A	D	SD	Mean	Standard Deviation	Remarks
16	The university should integrate more entrepreneurship and skill acquisition programmes into the curriculum.	72	25	2	1	3.69	0.53	Agreed
17	More job placement and internship opportunities should be made available.	65	32	2	1	3.62	0.54	Agreed
18	Financial aid or scholarship programmes should be expanded to support students academic journey.	69	29	2	0	3.67	0.47	Agreed
19	Academic workloads should be more flexible to help those that work part-time.	72	22	7	1	3.61	0.62	Agreed
20	There should be training in practical and digital skills relevant to the	78	16	2	4	3.69	0.66	

	current labour market.							
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Discussion of Findings

Table 5, shows that the high unemployment rate in Nigeria has greatly affected the academic performance of students at the University of Benin. Many students fear that after years of study, they may still end up jobless. This fear often reduces their motivation to study hard, as they begin to question whether academic excellence will truly pay off. Some lose enthusiasm for lectures and assignments, feeling uncertain about the value of their efforts. For a smaller group of students, the competitive job market encourages them to work harder. They believe that strong academic results could give them an advantage when competing for limited opportunities, so they put extra effort into studying. However, this is not the general experience, as most students are discouraged by the reality that good results do not always lead to employment.

The belief that academic performance does not guarantee a job has made many students less serious about their studies. They often focus on other activities like business, vocational training, or part-time work, which takes time away from academics. While these alternatives may provide future survival, they reduce study time and lower academic commitment. Unemployment concerns also affect class attendance. Some students skip lectures or pay little attention, convinced that their academic effort may not yield much benefit. Dividing attention between academics and income-generating activities further weakens concentration and reduces performance in tests and

examinations. Over time, this creates a general decline in grades, reduced participation, and low morale toward academic work.

Table 6, shows that many students at the University of Benin face financial hardship as a result of the high unemployment rate in Nigeria, which forces them to combine academic work with part-time jobs or small business ventures. This necessity often places them under significant pressure, as they try to balance the demands of earning income with the requirements of their studies. While working may provide temporary financial relief, it creates academic consequences that affect performance and overall learning outcomes.

One of the major effects is the reduction in the quality of time students spend on schoolwork. Instead of dedicating their best energy and focus to assignments, readings, and research, they often split their attention between work responsibilities and academic commitments. This divided focus means they are less able to concentrate fully on studies, which leads to a decline in the depth and quality of academic engagement. The demands of work also make students miss lectures or struggle to meet deadlines. Jobs or business activities may conflict with lecture times, leaving them unable to attend important classes. In cases where they manage to attend, fatigue from work often reduces concentration and active participation. Deadlines for assignments and projects also become harder to meet when academic tasks compete with work schedules, and this contributes to a gradual decline in academic performance.

Many students acknowledge that their grades have dropped since they began working or running a business. The stress of multitasking, coupled with inadequate time for rest and study, reduces their

capacity to perform well in examinations and continuous assessments. Most believe that if they did not have to work while studying, their academic performance would be much better, as they would have more time, energy, and focus to dedicate to their education.

Table 7, shows that the current unemployment situation in Nigeria has a significant impact on the psychological well-being and class engagement of students in the University of Benin. Many students often feel anxious or stressed because of constant fears about life after graduation, especially the possibility of being unemployed despite years of academic effort. This anxiety affects their focus and concentration in class, as their minds are preoccupied with uncertainties about the future. The stress of imagining life without stable employment after school also contributes to a decline in motivation, leaving many students less committed to attending lectures regularly or completing assignments with diligence.

For some students, the fear of the job market is so overwhelming that they avoid conversations about life after school entirely. Discussions about career opportunities, future plans, or employment prospects trigger feelings of worry, hopelessness, and self-doubt. As a result, they often withdraw socially, avoiding peers or mentors who may raise such topics. This withdrawal limits their ability to network or seek guidance that could help them prepare better for life after graduation.

The psychological burden of unemployment also leaves many students mentally drained. Constant thoughts about financial insecurity and the inability to find meaningful work create fatigue, which reduces energy for academic tasks. Students who are emotionally exhausted may appear in class physically but remain disengaged mentally, unable to absorb lectures or participate actively. This

mental strain weakens overall academic performance and reduces interest in classroom activities. Over time, the high unemployment rate makes some students doubt the value of education itself. When they see graduates struggling in the labour market, they question whether academic effort is worth the sacrifice. This doubt further erodes class engagement and weakens their drive for excellence. Ultimately, unemployment concerns undermine both psychological well-being and academic commitment.

Table 8, shows that reducing the negative impact of unemployment on students' academic performance requires a combination of strategies that address both financial pressures and future employability. One effective approach is for the university to integrate more entrepreneurship and skill acquisition programmes into the curriculum. By equipping students with entrepreneurial mindsets and practical skills, they are better prepared to create opportunities for themselves after graduation, rather than depending solely on the limited job market. This helps students maintain confidence in their academic journey, knowing that their education prepares them for multiple career pathways.

Expanding job placement and internship opportunities is also crucial. Partnerships between the university and industries can expose students to real work experiences while they are still studying. Internships not only build employability but also reduce the anxiety associated with post-graduation unemployment, since students gain networks and confidence to transition smoothly into the labour market. Alongside this, the university should strengthen financial aid and scholarship programmes to

support students facing economic hardship. With reduced financial stress, students can dedicate more time to academic work instead of dividing their focus between studies and part-time jobs. Another important strategy is making academic workloads more flexible to accommodate students who must work part-time. Flexible schedules, online learning options, and adjusted deadlines can ensure such students remain engaged in their studies without being overwhelmed. Furthermore, training in practical and digital skills that align with current labour market demands should be prioritized. Skills in areas such as technology, communication, and problem-solving can give students a competitive edge and restore their confidence in education as a valuable investment.

CHAPTER FIVE

Summary, Recommendations, Suggestions for Further Studies and Conclusions

Summary

The research essay titled *Analysis of Unemployment Rate in Nigeria and its Impact on Academic Performance: A Case Study of University of Benin Students* examined the complex relationship between rising unemployment in Nigeria and the academic outcomes of undergraduates. Unemployment in the country has remained persistently high over the years, creating financial, psychological, and social pressures that affect young people, including university students. The study found that the academic performance of students in the University of Benin is directly and indirectly shaped by the high unemployment rate, as the uncertainty about future career prospects influences their motivation, learning environment, and overall engagement in school activities.

One of the major findings was that high unemployment has created a climate of fear and frustration among students. Many students perceive limited opportunities awaiting them after graduation, and this has a discouraging effect on their commitment to academics. The lack of confidence in the labour market reduces motivation to excel, as some students feel that regardless of their academic achievements, employment may not be guaranteed. This sentiment influences their approach to learning, sometimes leading to disengagement, reduced participation in academic activities, and in certain cases, absenteeism from classes. It was observed that these concerns are not only academic but also psychological, as many students suffer anxiety and low morale due to the bleak employment situation in the country. The study also highlighted that a significant number of students are

compelled to engage in part-time jobs or small-scale business ventures as a way of meeting financial obligations. With families facing financial strain due to unemployment, students often have to supplement their income by working alongside their studies. While these activities provide short-term relief, they impose challenges on academic performance. The time and energy spent on hustling outside the classroom often leave students fatigued, unable to concentrate fully on lectures, or too exhausted to engage in meaningful academic preparation. For some, financial independence improves resilience and discipline, but the majority face divided attention between academics and survival, which negatively impacts their grades and overall educational performance.

Psychological well-being emerged as a crucial area of concern. The unemployment crisis in Nigeria has placed immense emotional pressure on students, resulting in anxiety about the future, stress from financial struggles, and feelings of helplessness. These conditions directly affect class engagement, as students who are mentally burdened often show low concentration levels, poor participation, and decreased enthusiasm for learning. The burden of imagining a future without meaningful employment creates a vicious cycle where academic life is undermined by the realities of the labour market.

Despite these challenges, the study proposed strategies to mitigate the negative effects of unemployment on students' academic performance. These include the integration of entrepreneurship and skill acquisition programmes into the university curriculum to prepare students for self-employment and practical opportunities beyond the traditional labour market. Expanding job placement and internship opportunities was also recommended as a way of giving students early

exposure to real work environments. In addition, the need for financial aid and scholarships was emphasized, as these would reduce the burden on students who struggle to balance academic work with part-time jobs. Flexibility in academic workloads and training in practical and digital skills relevant to the economy were also identified as ways of ensuring students can thrive despite the challenges of unemployment.

Recommendations

The study has shown that financial strain, psychological stress, and the need to combine studies with part-time jobs negatively influence academic performance. To address these issues, the following recommendations are made:

1. The university should strengthen entrepreneurship and digital skill acquisition programmes within its curriculum to prepare students for self-reliance and reduce dependence on limited white-collar jobs.
2. Government, private organizations, and the university administration should expand scholarship, bursary, and financial aid opportunities to lessen the financial burden that forces many students into part-time work.
3. The institution should partner with industries and organizations to create structured internship and work-study programmes that provide both income and practical experience without disrupting academic activities.
4. Guidance and counselling services should be reinforced to support students' psychological well-being and reduce the stress and anxiety associated with unemployment-related challenges.

5. Flexible academic structures should be introduced, such as blended learning and adjusted course loads, to make it easier for students who must combine studies with part-time work or small businesses.
6. Government at all levels should prioritize youth employment policies, create enabling environments for entrepreneurship, and address systemic unemployment to ease the economic pressure that directly affects students and their academic engagement.

Suggestions for further studies

Unemployment and its effect on students' academic performance is a broad area of study, and while this research has provided useful insights into the University of Benin context, it also opens up avenues for further investigation. Based on the findings and limitations of this study, the following suggestions for further studies are proposed:

1. A comparative study should be conducted across multiple universities in Nigeria to examine whether the effects of unemployment on academic performance are consistent or vary depending on location and institutional resources.
2. Future research could focus on the long-term impact of unemployment on graduates' career progression and how it relates to the academic sacrifices made during their studies.
3. A study should be carried out to investigate the role of family background and parental employment status in shaping students' ability to cope with unemployment-related academic pressures.

4. Further research could explore the effectiveness of entrepreneurship and skill acquisition programmes in Nigerian universities in equipping students to overcome unemployment challenges after graduation.

Conclusion

The issue of unemployment in Nigeria has remained a pressing socio-economic challenge, and its implications cut across various aspects of society, including the academic performance of university students. This study, which focused on students of the University of Benin, has shown that the high unemployment rate in the country has far-reaching effects on students' learning, mental health, and overall educational experience. Many students are compelled to combine academics with part-time jobs or small business ventures in order to meet financial needs, which often leads to divided attention, fatigue, and reduced concentration in class. This situation makes it difficult for students to fully engage in academic activities and achieve optimal performance, especially when their financial struggles are directly linked to the lack of job opportunities in the wider economy.

The research also revealed that unemployment pressures have a strong psychological effect on students. Anxiety about future job prospects, stress from financial instability, and the fear of not securing employment after graduation negatively influence students' motivation and participation in academic work. In some cases, these factors contribute to absenteeism, low morale, and a weakened commitment to long-term academic goals. The findings equally indicate that systemic unemployment not only burdens students but also discourages them from relying solely on education as a pathway to success, thereby undermining the role of universities as centres of academic and professional

preparation. However, the study also suggests that strategic interventions can help reduce the negative impact of unemployment on students. Expanding financial aid, strengthening entrepreneurship and skill acquisition programmes, offering flexible academic structures, and providing psychological support services are vital measures that can improve students' ability to cope with the pressures of unemployment. At the broader level, government intervention in youth employment creation and sustainable economic policies remains crucial in tackling the root causes of the problem.

To this end, unemployment in Nigeria is more than just a labour market issue; it has direct and indirect consequences on the academic lives of university students. Unless practical measures are taken by universities, government, and other stakeholders, students will continue to face difficulties that hinder their academic success and future development. Addressing these challenges will not only enhance students' performance but also contribute to national growth and stability.

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UNIVERSITY OF BENIN
FACULTY OF EDUCATION
DEPARTMENT OF EDUCATIONAL MANAGEMENT
COURSE STUDY: ECONOMICS AND STATISTICS
QUESTIONNAIRE

Dear respondent,

I am **OGAH COMFORT OCHWOLE** an undergraduate student in the above department and faculty, conducting a study on **ANALYSIS OF UNEMPLOYMENT RATE IN NIGERIA AND ITS IMPACT ON ACADEMIC PERFORMANCE. A CASE STUDY OF UNIVERSITY OF BENIN STUDENTS**. The questionnaire aims to gather data on how Nigeria's unemployment rate affects University of Benin students' academic performance, financial stability, career expectations, emotional well-being, and overall perception of their academic future.

Yours faithfully,

OGAH COMFORT OCHWOLE,

Researcher.

Section 1: Demographics

1. Gender: [] Male [] Female
2. Level of Study: [] 100 Level [] 200 Level [] 300 Level [] 400 Level and above
3. Type of Sponsorship: [] Parents [] Self-sponsored [] Scholarship [] Loan
4. Academic Performance: [] First Class [] Second Class Upper [] Second Class Lower [] Third Class

Section 2

S/N	Items	Strongly Agree	Agree	Disagree	Strongly Disagree
	How does the high unemployment rate in Nigeria influence the academic performance of students in the University of Benin				
1.	The high unemployment rate in Nigeria has negatively influenced your academic performance				
2.	Fear of being unemployed after graduation reduces your motivation to study hard				
3.	The competitive job market encourages you to study harder and aim for academic excellence				
4.	You believe your academic efforts may not guarantee employment after graduation.				
5.	Unemployment concerns have reduced your class attendance and study time.				
	What are the academic effects on University of Benin students who combine their studies with part-time jobs or business ventures due to unemployment-related financial pressures				
6.	You combine academic work with part-time jobs or business activities to cope with financial hardship.				
7.	Working while studying reduces the quality of time you spend on schoolwork				

8.	You often miss lectures or academic deadlines because of your job or business.				
9.	Your academic performance has dropped since you began working or running a business				
10.	If you didn't have to work, your academic performance would be much better.				
	How does the current unemployment situation in Nigeria impact students' psychological well-being and class engagement				
11.	You often feel anxious or stressed because of fears about future unemployment.				
12.	You are less motivated to attend lectures or complete assignments due to job market fears.				
13.	You avoid conversations about life after school because they overwhelms				
14.	You feel mentally drained thinking about unemployment and financial insecurity.				
15.	The unemployment rate makes you doubt the value of education.				
	What strategies can be adopted to reduce the negative impact of unemployment on students' academic performance				
16.	The university should integrate more entrepreneurship and skill acquisition programmes into the curriculum.				
17.	More job placement and internship opportunities				

	should be made available.				
18.	Financial aid or scholarship programmes should be expanded to support students academic journey.				
19.	Academic workloads should be more flexible to help those that work part-time.				
20.	There should be training in practical and digital skills relevant to the current labour market.				