

**RESPONSE AND ADAPTATION OF UNIVERSITY OF BENIN STUDENTS TO
ECONOMIC HARDSHIP: A SOCIAL STUDY**

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MARCH, 2025

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**A PROJECT SUBMITTED TO THE DEPARTMENT OF HISTORY AND
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MARCH, 2025

CERTIFICATION

This is to certify that to the best of our knowledge this work was carried out by **EMMANUEL EROMOSELE OKOSOR** in the Department of History and International Studies, Faculty of Art, University of Benin, Benin City.

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DEDICATION

This work is dedicated to God Almighty for His continuous provision throughout the duration of my studies, and to my loving parents who contributed greatly to the success of my studies.

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To crown it all, my profound gratitude goes to God Almighty for the provision of His protection and grace in completing my program in the University of Benin, Edo State, Nigeria.

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There are many persons I would love to extend my gratitude to but, I am compelled by time and space to stop here. May God bless them all.

**EMMANUEL EROMOSELE OKOSOR
2025**

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CHAPTER ONE

BACKGROUND TO THE STUDY

Introduction

In most cases, students' academic performance is not totally and entirely a function of their intellectual capability and ability. Some other extraneous variables such as the state of the nation's general economic condition play major role in their academic performances. Undergraduate students are constantly influenced by multiple stressors from different aspects of their lives and the society.¹ Life and academic stress often generate difficulties and impact on university students' mental health. University students have been stressed by intensive demands of developmental and academic tasks. With current economic contraction, many additional economic stressors are added to university students' existing stress levels.² It is against this backdrop, this study examine the response and adaptation of University of Benin students economic hardship. Over the years University of Benin has played significant roles in actualizing quality education to Nigerians, with array of academic programmes and courses offered in the areas of Medicine, Law, Journalism, Banking and Finance, Engineering and Technology, Architecture, Health, Safety and Security, Agriculture, as well as the field of education itself where teachers are raised as architect of nation building.³

Economic hardship is a general down turn in any economy. Economic hardship is associated with high unemployment, under-employment, slowing gross domestic product, and high inflation. Julius Shiskin sees economic hardship as a business cycle contraction

which results in general slowdown in economic activity.⁴ Macroeconomic indicators such as GDP (Gross Domestic Product), investment spending, capacity utilization, household income, business profits and inflation fall while bankruptcies and unemployment rise. Recessions generally occur when there is a widespread drop in spending. This may be triggered by various events, such as financial crisis, and adverse supply shock, external trade shock or the bursting of an economic bubble. During an economic hardship, the slowdown of the economy is associated with reduction in an hourly wage rate, number of hours worked for, and the amount of public and private funds available for schools. Such conditions affect children's educational outcomes such as school enrolment, attainment, attendance and performance.⁵

However, the reduction in adult income makes it hard for parents to bear the direct cost of education such as tuition fees, book supplies, uniform and private tutoring. Educational outcomes are consequently hampered because the student is either withdrawn from school or inadequately prepared for it. Furthermore, the reduction of income may also force parents to become more reliant on child labour, as a result, a student who prior to the recessed economy was not a child labourer will definitely become one.⁶ If the child was already a child labourer prior to the crisis, he/she may have to work longer hours. This increase in child labour hours can hamper educational outcomes because the additional labour is physical and emotional draining, and leaves fewer hours for studying. Current economic downturn is around for the past couple of years. The adverse impacts of economic downturn on mental health have become a social

issue rather than an isolated or personal condition. Reports continue to reveal adverse impacts of economic stress that describe the increasing perceived stress and the potential pathological reactions to economic induced stress.⁷

Aim and Objectives

The study examines the response and adaptation of University of Benin students economic hardship, while the objectives includes;

- i. To examine the effects of economic recession on the lifestyle of undergraduates in Nigeria.
- ii. To examine the perceived influence of economic recession and psychological adjustment on students' learning among undergraduate students of University of Benin.
- iii. To examine the stress among University of Benin students as a result of economic hardship.
- iv. To examine the effort in curbing economic hardship among students of University of Benin.

Scope of the Study

The study will cover the impact of economic hardship on the performance of students in the University of Benin from 2015 to till date. The study will also cover the operational mode and activities of student reactions and adaptation toward economic hardship.

Research Methodology

The credibility and authenticity of any research depends on the methods employed: the process of gathering, processing and analyzing data. The study has relied on data from both primary and secondary sources, using historical method.

Primary Sources: The primary sources include oral interview with lecturers from University of Benin, and special interview will be conduct with the professor Lilian Salami, current Vice Chancellor University of Benin

Secondary Sources: The secondary sources include books journals, articles and newspapers, unpublished work and online sources.

Literature Review

There exists a plethora of literature on the impact of women in the educational sector. They provide useful insight to the study. They include the following.

Osarhieme B. Osadolor and Lilian I. Salami, *Fifty Years of the University of Benin, 1970-2020*,⁸ the book chronicles the evolution and growth of the University of Benin from its inception 1970 through the events, polices and developments that have shaped its character and community over the past fifty years. The authors have tracked the unique story and discussed the events and issues to varying degrees and from different perspectives. Each chapter present some unique specificities beginning from the university system in Nigeria to how the University of Benin was established through the exploration of integration with the international academic community and to the university beyond 2020.⁹

Abolanle O. Lasode, article titled “Effects of Economic Recession on the Lifestyle of Undergraduates in Nigeria,”¹⁰ posits that the implications of economic recession on undergraduate students cannot be overlooked. The author investigated the effects of economic recession on the lifestyle of undergraduates in Nigeria. The author further identifies that there was a significant relationship between indicators of economic recession and effect of economic recession on lifestyles of undergraduates. It is recommended that parents or other care-givers should ensure that they provide for the needs of their children during economic recession to prevent their engagement in negative social vices and actions that may affect their lifestyles.¹¹

Adekale Temitope Adedamola, article titled “Stress among University Students in Osun State, Nigeria,”¹² asserts that stress is an unavoidable fraction of existence that generally reaches a broad spectrum of population groups with no concern for their age, gender, educational status, or socioeconomic status. University students undergo several educational, environmental, social, and psychological adjustment problems in the modern campus environment, influencing their psychosocial well-being and learning outcomes. The author focuses on examining the stress level of university students in Osun State. The author shows that the major effects of economic recession on lifestyle of undergraduates were loss of sense of direction and purpose as well as living life one day at a time without thinking about the future. The major coping strategies used by the students in recession were setting priorities on social life and organizing daily activities with how best to accomplish the tasks.¹³

Oluwatimilehin Emmanuel Fabeku, work titled “First-Year Students, First-Year Students’ Challenges, Coping Strategies, Public University, Private University,”¹⁴ The author examines the challenges faced by first-year students in public and private universities in Osun State. It also examined the coping strategies of first-year students in public and private universities in the state. He further determined if any differences exist in challenges between public and private university students in the study area; the author also identifies differences in coping strategies between public and private university students in Osun State. These were to provide information on first-year students’ challenges and strategies for overcoming them. The author view population entailed all first-year students in the public university of Obafemi Awolowo University, Ile-Ife, Osun State, and a private university, Oduduwa University, Ile-Ife, Osun State. The author showed no significant differences in challenges between public and private first-year students with and no significant differences in coping strategies between public and private first-year students with . The study concluded that first-year students in public and private universities encountered myriads of challenges (Academic, Social, Cultural, and economic), with academic challenges being the prevalent challenge, followed by social, cultural, and minor economic challenges in both public and private universities.¹⁵

Aminu Y. Usman and Alhassan Mahmud Idris, in their work titled “Assessing the Resilience, Strength, and Challenges of the Nigerian Economy,”¹⁶ asserts that the resilience of the Nigerian economy to withstand shocks and return to economic growth can be seen from the fallout of not only the COVID-19 pandemic but also from surviving

two recessions within four years. In 2020, Nigeria experienced its deepest recession in four decades, but growth resumed in the fourth quarter of 2020 as pandemic restrictions were eased, oil prices recovered, and the authorities implemented policies to counter the economic shock. The Nigerian economy, which was expected to contract by about (-3.2 percent), ended up with a much smaller contraction put at about (-1.8 percent). Earlier, the economy survived a 60% drop in oil prices in 2014. The government responded to the negative effects of the pandemic through the initiation of reforms that are significantly unpopular: Notably, the government began to: harmonize exchange rates; eliminate gasoline subsidies; adjust electricity tariffs for more cost-reflective levels; cut nonessential spending and redirected resources to COVID-19 responses at both the federal and the state levels; and enhanced debt management and increased public-sector transparency, especially for oil and gas operations.¹⁷

Benjamin. N. Nyewusira, “Politics and the Establishment of Public Universities in Nigeria: Implications for University Education,”¹⁸ The author examines the role politics has played in establishment of universities in Nigeria from the colonial era up to 2010 and the attendant implications of this for the development of university education. The result of the study, through critical analysis, reveals that politics contributed positively in the emergence of the premier university but was wrongly deployed in the creation of more universities. The author also survey the political motives or interests that informed the expansion of universities created a yawning gap between the real needs in university education and the political expediency for the establishment of universities. Based on the

findings, and as strategies or measures for new frontiers in university education in Nigeria, the author recommends, among other things, that there should be consolidation of existing universities and that the establishment of universities be devoid of vested political interests or considerations.¹⁹

Valentina Obioma Dimunah, “Underfunding of Federal University in Nigeria and Perceived Impact on Administration: An Exploratory Case Study,”²⁰ the author elucidate how Universities in Nigeria have historically faced underfunding, and at an operational level, compete for attracting the best pool of students, achieving the highest grades. He further point out that adequate funding universities not only ensure a higher standard of University curriculum, but also have the potential to result in competitive advantages over other universities and that Nigerian universities function with the shortage in key educational resources, such as research materials, library facilities, science lab equipment, and suffer the consequences of underfunding. In his article, the author identifies the problem of underfunding in Nigerian federal universities, its effect on the University central administration, and its relationship with external actors was explored. The author observed that University administrators at ABU require training on securing alternative resources. The author has also identified administrative practices that help federal university personnel, on a broader scale, to function in an environment of financial uncertainty.²¹

The literatures listed above are some of the numerous literatures that will be conducted for this study. A review of these literatures is important in order to attest the

sources and effectiveness of this research work. In as much as we agree, that these contributions and views have their own merits towards understanding the nature of economic hardship on students in Nigeria, but we must also agree that they have not been able to give a total study of the historical antecedences, response and adaptation of University of Benin students economic hardship of University of Benin. All the books, and articles reviewed have been able to cover only some parts of the study. This research seeks to fill that vacuum that has been created for a long while by various scholars.

CHAPTERS OUTLINE

Chapter One

BACKGROUND TO THE STUDY

This chapter examines the blue-print of the entire research work. The chapter covers the introduction of the research, aim and objectives, scope of the study methodology and some related literatures.

Chapter Two

BRIEF HISTORY OF ECONOMIC HARDSHIP IN NIGERIA

This chapter examines the historical antecedence of economic hardship in Nigeria and how its affect the Nigeria all sector of the Nigerian state. It also surveys the extent it affects the educational sectors and how undergraduate stress in their study due to high cost of goods and services in the Nigeria markets.

Chapter Three

NATURE AND CASES OF ECONOMIC HARDSHIP AMONG STUDENTS IN UNIBEN

This chapter captures the operational mode of economic hardship on undergraduate students in the University of Benin. The chapter reveals the cases of different students in various department of the University of Benin on how economic hardship has affected their studies.

Chapter Four

RESPONSE AND ADAPTATION OF UNIVERSITY OF BENIN STUDENTS ECONOMIC HARDSHIP

This chapter elucidates the impact of economic hardship on students. The chapter surveys the reaction and adjustment of University Benin students in curbing economic hardship in Nigeria.

Chapter Five

CONCLUSION

This chapter gives a general overview of the entire research work. The chapter also identifies the contributions of knowledge of the study.

Endnotes

1. Oluwatimilehin Emmanuel Fabeku, "First-Year Students, First-Year Students' Challenges, Coping Strategies, Public University, Private University," *Global Journal of Educational Research*, Vol.19, 2020, p.123.
2. *Ibid.*, p.125.
3. *Ibid.*, p.126.
4. Abolanle O. Lasode, "Effects of Economic Recession on the Lifestyle of Undergraduates in Nigeria," *The European Journal of Social and Behavioural Sciences*, Vol.XXII, No.II, 2018, p.23.
5. *Ibid.*
6. *Ibid.*, p.33.
7. *Ibid.*, p.34.
8. Osarhieme B. Osadolor and Lilian I. Salami, *Fifty Years of the University of Benin, 1970-2020*, (Benin City: Mindex Publishers, 2021), p.244.
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11. *Ibid.*, p.26.
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13. *Ibid.*
14. Oluwatimilehin Emmanuel Fabeku, "First-Year Students, First-Year Students' Challenges, Coping Strategies, Public University, Private University," *Global Journal of Educational Research*, Vol.19, 2020, p.123.
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16. Aminu Y. Usman and Alhassan Mahmud Idris, "Assessing the Resilience, Strength, and Challenges of the Nigerian Economy," *International Journal of Health Sciences and Research* Vol.12; No.7, 2022, p.67.
17. *Ibid.*, p.68.
18. Benjamin. N. Nyewusira, "Politics and the Establishment of Public Universities in Nigeria: Implications for University Education," *Educational Research and Review*, 4(4), 2016, p.127.
19. *Ibid.*

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CHAPTER TWO

BREIF HISTORY OF ECONOMIC HARDSHIP IN NIGERIA

Introduction

Nigeria, the giant of Africa, is a nation rich in culture, resources, and potential. However, despite its vast natural wealth, the country grapples with significant economic hardships that have profound implications on its supply chain and overall development.¹ From socio-political challenges to infrastructural limitations, the economic struggles faced by Nigerians have a ripple effect on the efficiency and stability of the supply chain, exacerbating the difficulties faced by businesses and consumers alike.² It is on this backdrop, this study focuses on the historical antecedence of economic hardship in Nigeria.

Economic hardship and economic activities decrease substantially, and the decline affects wide portions of the economy and it has some permanence. “Economic hardship in this chapter is an economic situation whereby there are difficulties faced by individuals, institutions and organizations due to income loss, unemployment, job instability, and economic insecurity.³ Economic hardship can also be seen as an economic condition that is characterized by inflation, high unemployment, high debt rate, low income and reduced standard of living of the people. Economic hardship is a condition of economic meltdown where citizens of a country cannot afford their basic needs due to inflation and a high rate of unemployment that is caused by bad

leadership, corruption and unstable economic policies.⁴ Economic hardship is an economic enterprise that constantly decreases, and the decline affects wide economic activities which leads to inflation, unemployment and high standard of living among the citizens. Economic hardship also implies an economic situation whereby citizens of a country cannot afford to meet up with the economic need as a result of inflation, unemployment, high debt burden, low direct investment and high poverty.⁵

Concept of Economic Hardship

Economic hardship refers to the financial struggles experienced by individuals or households, characterized by low income, unemployment, and poor living conditions. It often results from factors like economic downturns, job loss, inadequate income, or high levels of debt, making it challenging to meet basic needs and maintain a reasonable standard of living. Economic hardship is a complex and multifaceted issue that requires comprehensive strategies and support systems to address effectively.⁶

Economic hardship involves financial strain that limits a household's ability to maintain a minimum standard of living, often resulting in compromised access to essentials such as housing, nutrition, and healthcare. Economic hardship in Oyo state evolves round various concept such as, unemployment, poverty, income inequality, infrastructure, healthcare and education, natural resources and industries as well as social factors. According to OECD (Organisation for Economic Co-operation and

Development 2019) Economic hardship is often associated with poverty, unemployment, and inadequate access to basic resources and services.⁷ This conceptual review provide a foundation for understanding economic hardship in Oyo state, highlighting the complexities and interconnections between poverty, unemployment, inequality and economic insecurity. Addressing economic hardship requires a comprehensive approach that considers these underlying concepts.⁸

Economic hardship is conceptualized as the inability of small business practitioners to meet their needs, such as replacing goods, rent, personal, and health care. Closely related to poverty, economic hardship is a multifaceted construct that has been assessed by many measures beyond traditional poverty, mainly based on income thresholds.⁹ Because the construct taps into numerous, distinct dimensions of well-being, economic hardship has been commonly examined in the aftermath of the Great Recession to understand small businesses' experiences. The negative economic changes in the business environments are captured in low financial inflow. The reduced inflow of foreign exchange ensues from lack of export and import of goods and services except for essential products, poor patronage resulting from inflation, too many competitors, and increased expenses without commensurate income.¹⁰

Causes of Economic Hardship in Nigeria

Nigeria, the giant of Africa, is a nation rich in culture, resources, and potential. However, despite its vast natural wealth, the country grapples with significant

economic hardships that have profound implications on its supply chain and overall development. From socio-political challenges to infrastructural limitations, the economic struggles faced by Nigerians have a ripple effect on the efficiency and stability of the supply chain, exacerbating the difficulties faced by businesses and consumers alike.¹¹

Unemployment and Poverty: Nigeria faces high levels of unemployment and poverty, which have a direct impact on consumer purchasing power and demand. The majority of the population struggles to meet their basic needs, resulting in reduced spending on non-essential goods and services. This decreased demand affects businesses along the supply chain, leading to decreased production and potential disruptions for suppliers and distributors.

Infrastructure Deficiencies: Inadequate infrastructure is a major obstacle in Nigeria's economic growth and hampers the efficiency of the supply chain. Poor road networks, unreliable power supply, and limited access to ports hinder the smooth flow of goods, resulting in delays, higher transportation costs, and reduced productivity. These challenges discourage investment and make it difficult for businesses to compete on a global scale.¹²

Inflation and Exchange Rate Volatility: Nigeria has experienced bouts of high inflation and currency fluctuations, impacting the purchasing power of businesses and consumers alike. Manufacturers and retailers often struggle with rising production

costs, which can lead to higher prices for goods and services. The constant uncertainty surrounding the exchange rate makes it difficult for businesses to plan, leading to supply chain disruptions and decreased investor confidence.

Security Concerns: The prevalence of security challenges in certain regions of Nigeria poses a significant risk to the supply chain. From armed conflicts and kidnapping to piracy and theft, insecurity disrupts the movement of goods, deters investment, and increases insurance costs. Businesses may be hesitant to operate in vulnerable areas, limiting the accessibility of goods to certain regions and impeding the overall flow of goods within the country.¹³

Dependence on Oil: Nigeria's economy heavily relies on oil exports, making it susceptible to global oil price fluctuations. When oil prices drop, the country faces revenue shortfalls, which impact government spending and infrastructure development. This, in turn, affects the efficiency and reliability of the supply chain, especially for industries that rely on imported goods or fuel for transportation.

Corruption and Bureaucracy: Corruption and bureaucratic red tape in Nigeria can create significant barriers for businesses operating within the country. Delays in customs clearance, inconsistent regulations, and corrupt practices add to operational costs and hinder the smooth functioning of the supply chain. Such challenges can discourage foreign investment and limit access to international markets.¹⁴

Historical Antecedents of Economic Recession in Nigeria

The history of Nigeria has featured many waves of human travels from across the Sahara, which has never been a complete hurdle between the lands to the north and south of the desert. Archaeological evidences from various parts of Nigeria suggest that parts of the country have been settled by man since the Paleolithic or Stone Age period.¹⁵ The crisis in the economy has been associated with a high rate of unemployment and underemployment, an embargo on employment, primitive salary structures and incomes policy, universal mass immiserisation, stagnation, grinding poverty, mucous penury, etcetera. Social indicators have continued to reveal poorer and poorer access to food, clean water, clothing, energy, housing, education, health services, etcetera.¹⁶

Economic Hardship in Pre-Colonial Nigeria

The structure of the Nigerian economy in the pre-colonial period was chiefly in agricultural and non-agricultural productions and distributions of commodities and it also consisted of services. Generally speaking, in pre-colonial West Africa, practice of agriculture was pertinent for survival. It was basically based on subsistence farming, i.e., agriculture. More than anything else, the factor that sustained agricultural practices in pre-colonial Nigeria has been the initiatives and innovations of the farmer. Although unlettered, the traditional Nigerian farmer (with indigenous wisdom) had observed the changing seasons over the years and from his investigation

he could reasonably predict the pouring of the rains and the coming of sunshine.¹⁷ Nigerian farmers thus determined the start and the end of planting seasons and harvested the fruits of his labour when it was time to do so Agricultural production relied totally on availability of suitable land and labour. One important point to note is the land-labour ratio. The land was vast but the people were few.¹⁸ One of the explanations for this was the Trans-Saharan trade, and, on a much greater scale, the Trans-Atlantic slave trade in which millions of Nigerians were forced out of the region. The result is that land became more abundant in relation to population than it would normally have been.¹⁹

The abundance of land had an important consequence. It allowed a system of cultivation that did not encourage restrictive use of land. That system is the 'shifting cultivation' which meant a shift from an already cultivated land that was becoming less productive to a virgin piece of land or land that had been left fallow for years to regain its nutritive values. Given the situation as it existed in the pre-colonial era, shifting cultivation was perhaps the most effective method that was devised for the maintenance of soil fertility and the eventual regular good supply.²⁰ The system was not necessarily due to conservation but perhaps to what was regarded as the correct assessment of the prevailing economic situation. Another significant change in agriculture was the cultivation of cash crops; some of which were, in fact, permanent crops. The cultivation of kolanuts, cocoa, coffee and oil palm required permanent

occupation of land. That meant a large reduction in the amount of land required for food production.²¹ Yet, some other cash crops, such as groundnuts, cotton and tobacco were grown on the available land. There was a definite amount of land owned by a community because frontiers existed between one group and another. Since “necessity is the mother of invention”; it would appear that the above diction was also adopted in the use of implements by the Nigerian farmers during the pre-colonial era.²² No doubt, the Nigerian agriculture was characterised by low technological levels when compared with agriculture in more advanced countries, especially during the period of 1500-1800BC and even today. Nonetheless, a cursory study of Europe during our period of study shows that European states such as Italy had parallel agricultural developments.²³ Given the situation as it was, the Nigerian farmers relied on simple implements such as the digging stick, the hoes, cutlasses and sickles. However, certain factors necessitated economic hardship in pre-colonial Nigeria, economic hardship in pre-colonial Nigeria came as a result of climatic condition and environmental problem, in other words, during the pre-colonial times weather condition such as lack rain affect agricultural produces and thus resulted in reduction of harvest which led to limitation in both short and long distance. Also migration of herders in search of greener pasture and environmental drought led to these herders in pre-colonial time moving from one location to another.²⁴ Thus

economic recession became major challenges in pre-colonial times as a result of this factor analysis above.

Economic Hardship in Colonial Nigeria

The Nigerian colonial economy depended on three major export crops - cocoa, palm produce and groundnuts. Among them, they accounted for about 70% of Nigeria's total export in colonial times. It is therefore not unexpected that British colonial policies and practices in the field of agriculture were geared towards organizing and galvanizing all human and material resources in Nigeria towards the utmost production and export of these cash crops needed to feed her (British) industries.²⁵ This had very serious implications for the Nigerian economy. Poor Nigerian peasants were forced by circumstances imposed on them by colonial economic policies to ditch the production of food crops to focus on cash crops. This came with all its attendant negative connotations. It is enlightening to note that the produce buying and exporting business were dominated by British companies: the United Africa Company, John Holt, and Paterson and Zochonis (PZ) and Lever Brothers.²⁶

In the colonial period, Britain maintained a firm control over and dominated the Nigerian market principally due to the effect of the favorable policies of the colonial government in Nigeria. It has been demonstrated that the policy of Britain and the colonial government in Nigeria hardened in favour of protectionism. The

process started in earnest on the eve of the World War I and reached its climax during World War II. In 1917, for instance, the colonial government imposed a total ban on the export of palm oil from Nigeria, except to the U.K.²⁷ This was aimed at diverting the export of the same product to other places. Between 1919 and 1922, she also imposed highly discriminative duties on palm kernel from Nigeria, with the intention of emphasizing the 1917 ban. Because World War II brought about severe shortages of raw materials to British industries, especially after Japan's seizure of the Far East in 1939, the British Ministry of Food appropriated to itself the right of sole purchase of primary products from West Africa, including Nigeria.²⁸

Economic Hardship in Post-Colonial Nigeria

Usually, recession may be triggered by financial crisis and or credit crunch, as well as demand and supply side shocks. The International Centre for Investigative Reporting (ICIR, 2020) reported that Nigeria had experienced eight recessions from 1960 to date.²⁹ These are detailed below as follows:

First Recession in 1967: The first recession was in 1967 when Nigeria's GDP growth rate fell cumulative figure of -15.74 percent. At independence, Deji noted that the federal government was saddled with the sole responsibility of directing and planning of economic growth and development. Education sector was progressively expanded at all levels to reduce the rate of illiteracy and to provide the requisite skills and labor force for development. There was massive Infrastructural development as

roads and communication networks were constructed far beyond what was inherited from colonial rule.³⁰ The federal government built hydroelectric dams to generate electricity. Secondary industries and automobile assembly plants were established to create more employment opportunities. However, due to the paucity of indigenous (native or local) private capital, these activities were undertaken and financed by the government, often with foreign assistance.³¹

Second Recession in 1975: At the beginning of the 1970s, Nigeria experienced oil boom when government receipts from oil exceeded government expenditure. Government expenditure had increased from 9% in the 1960s to more than 44% by 1975. Nigeria was basking in the euphoria of a new found “oil wealth”.³² A series of world oil prices increased from 1973 which grew the transportation sector, construction sector, manufacturing and government services. Owing to the fact that there was widespread rural-urban migration, agricultural production stagnated to such an extent that cash crops such as palm oil, peanuts, cotton, cocoa, etc. were no longer significant export commodities. Nigeria now became one of the biggest importers of rice and cassava. The consequence was retrogression in Nigeria’s GDP growth rate as it fell by another -5.23 percent in the latter parts of 1975.³³

Third Recession in 1978: Although much of the population remained engaged in farming, very little food was produced, requiring increasingly costly imports. The federal government of Nigeria at the time launched the Operation Feed the Nation

which promoted the return to rural areas to grow food crops. Nigeria's imports exceeded her exports with decreased production leading to 5.76 percent decline in GDP over three consecutive months in 1978.

Fourth Recession in 1981: The continued promotion of rural agricultural farming in the midst of the booming oil sector by 1980 led to a huge boost in manufacturing industries and the economy experienced a rapid growth of about 8 percent per year which placed Nigeria as the largest economy in Africa. The growth, however, was not sustained as the new oil wealth did little to sustain rural consumption just as poverty became widespread, and basic social services collapsed. Gross domestic product fell by -13.13 percent in 1981.³⁴

Fifth Recession in 1982: In 1982, Nigeria had GDP growth rate of -10.92 percent over three consecutive quarters. Nigeria's debt profile continued to mount just as administrators engaged in external borrowing and subsidized food and rice imports.

Sixth Recession in 1983: By 1983, the economic growth indicators worsened. External loans grew Nigeria's debt profile to \$30bn. This continued until early 1990s when the price of crude oil fell and corruption and mismanagement became endemic leading to severe depression in the economy. Urban unemployment rose to 28 percent in 1992 and poverty rate increased to 31.4 percent in the 1990s.³⁵

The Structural Adjustment Programme (SAP) launched in 1986 as prescribed by the International Monetary Fund (IMF) failed to advance the economy, but rather

aggravated the problems of inflation and unemployment in the economy. There was reduction in fiscal spending on education and health care. Political instability became rife in 1993 and the subsequent military regime made the general economic situation worse. Many industries and manufacturing companies could not obtain raw materials and closed down. Others operated under severe handicaps, including rampant power outages and refined petroleum scarcity. Evidently, not enough was done in the years of plenty to diversify the economy or to sustain the development.³⁶

Seventh Recession in 2016: Nigerian economy experienced negative GDP growth for three months in the first quarter of 2016. Globally, there is geopolitical tension around the world, causing global crisis and commodity prices dropping, the drop in crude oil prices, Brexit, crucial, American election, South China Sea issues, Russia-Syria crisis, ISIS, illegal migration and refugee crisis which are remote but important causes of economic recession around the world. The global financial crisis of 2007-2009 was triggered by the United States housing bubble; excessive lending of banks into high-risk subprime and adjustable rate mortgages resulted in high default rates as well as downfall of banking sector. Defaults and losses on other categories of loans also rose considerably as the crisis expanded from the housing market to other sectors of the economy. Bankruptcy of several high rated investment banks started to panic on the interbank loan and stock markets and eventually, the bubble busted. This

resulted in the fall of global GDP, rising unemployment and economic difficulties in emerging markets and frontier where Nigeria unfortunately stands today.³⁷

Eight Recession in 2020: Nigeria slipped into another recession in the year 2020 after the country's GDP contracted for the second consecutive quarter according to official data released by the Central Bank of Nigeria. This came about after exiting the 2016 recession amidst various economic recovery strategies by the government prominent among them was the Economic Recovery and Growth Plan (ERGP).³⁸ According to World Bank, the collapse in oil prices coupled with the COVID-19 pandemic plunged the Nigerian economy into severe economic recession. Kale also noted that cumulative GDP for the first nine months of 2020 stood at -2.48 percent while the oil sector contracted by 13.89 percent in the third quarter of 2020.³⁹

Conclusion

This chapter has examined the historical antecedent of economic hardship in Nigeria how it affect the standard of living in Nigeria. The chapter surveyed the various stages of economic hardship from pre-colonial era to colonial economic hardship and post-colonial economic hardship. However, it should be noted here that economic hardship as a phase of economic cycle in one point or the other has affected every economy (country) around the globe. Economic hardship is a very serious symptom that indicates that the economy is diseased and requires vigorous economic measures to be taken for its faster recovery.

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CHAPTER THREE

NATURE AND CASES OF ECONOMIC HARDSHIP AMONG STUDENTS IN UNIBEN

Introduction

The recent economic crisis in Nigeria has had a significant impact on the academic achievement of university students. The high unemployment rates and the inflation have caused financial strain on families making it difficult for students to afford tuition fees as well as educational resources, which significantly contributed to the decline of the students' academic performance for effective human development.¹ This chapter focused on the effect of economic crisis on University of Benin students on their academic achievement. Economic crisis is a universal phenomenon in almost all countries of the world and has attracted the attention of researchers. Economic crisis is a significant decline in daily activities across the economy, lasting longer than a few months. It is visible in decline in industrial production, employment, real income and wholesale-retail trade. However, there is economic crisis in Nigeria which affects all sectors including educational sector.²

Cases of Economic Hardship among Student of Uniben

The economic downturn in Nigeria has reached alarming proportions, leaving no one unscathed. The youth, particularly university students, face unprecedented hardships. Financial constraints, food insecurity, and limited access to resources have become the norm for many Nigerian university students. Students at the University of

Burundi living on- and off-campus are struggling to make ends meet and this is affecting their academic performance.³

Manifestations of Economic Hardship on Campus in UNIBEN

As a result of economic hardship on study in the University of Benin, students in UNIBEN campuses engage in different sorts of crime. While some are committed by both male and female, others are committed by only boys or only girls and others by their joint efforts.⁴ These crimes include:

Increase in Extortion: cultism is a phenomenon that has eaten deep into the lives of most universities and other higher institutions. According to Ugwulebo, campus cultism is seen as a group or association whose membership, admission policy and initiation formalities as well as its mode of operation are done in secrete and kept secret. This doesn't mean that every group in our tertiary institution whose business is conducted in utmost secrecy is a campus cult as campus cults are usually nocturnal in their operations.⁵ The university environment is filled with different secret cults and confraternities, who engage in some criminal acts ranging from night demonstrations, shooting, killing, raping, and looting the school property.⁶

Prostitution: According to Njoku, there is prostitution in virtually every human society. It is a dishonourable act of having of sexual intercourse for monetary rewards. It has a lot to do with the granting of sexual favour on a relatively indiscriminate means for material reward. A casual answer suggests that prostitution is associated

with girls only. But, in reality, both males and females are involved, and they include mistresses, gigolos, friends and spouses. Most university girls are involved in this act. Prostitutes are categorized into brothels' prostitutes, call girls, and independent prostitutes. There is also homosexual prostitutes who engage in sexual intercourse with people of the same sex.⁷

Armed Robbery: This simply means the use of arms to threaten and forcefully collect what belongs to another person. Most students of higher institutions engage in this act. They get themselves well-armed and mount road blocks within the school and in that bid defraud fellow students and unsuspecting members of the public of their valuable items.

Drug Trafficking: This involves the sales of unauthorized drugs and hardened substances, which are destructive to person's life. This act may be carried out internationally and also within our country. Although, drug users may be in the minority, their members are sufficient to grant immense support to the drug peddlers, who organize the production and distribution of drugs.⁸ Some students in higher institutions have been arrested by the police for drug trafficking. They are heavily paid to boast their ego and financial standing in school.

Fraud: This is regarded as activities that seek to deceive some into giving away something that is valuable. According to Webster Dictionary, fraud is the intentional perversion of truth in order to induce another party with something of value or to

surrender a legal right, an act of deceit, misrepresentation or trick.⁹ Students engage in fraud in order to meet-up with their personal responsibilities in the school. This crime manifest in ATM fraud, buying of text books, handouts, etc. A fraud includes embezzlements, manipulations, falsification of results or alteration of records or documents, misappropriation of association or group money/fund, suppression and omission of transactions, etc.¹⁰

Cyber Crime: “This is one of the bad effects of globalization on Nigerian youths. The Internet provides the opportunity for the proliferation of cyber-crime, which is global phenomenon, and Nigeria Youths are not free from these crimes. The perpetrators of this crime, which is often referred to as ‘419’, ‘yahoo’ or Yahoo Plus’ are usually the criminal minded Youths and many unemployed Nigerian. Many of these fraudsters patronize cyber Cafés; browsing all night, sending Scan Mails to unsuspecting victims. Their activities are carried out in various dimensions, ranging from soliciting for money, illegal businesses, relationships and marriages. These Yahoo Yahoo boys have deceived foreign women who are seeking for spouses through the Internet. Some of the duped foreigners report their ugly experiences to the security agencies, who sometimes succeed in apprehending and prosecuting the suspects.¹¹

Relationship between Economic Hardship and Crime

There is direct relationship between economic hardship and crime. Generally, economic hardship generates poverty amongst the majority of the people. In developing countries, it seems logical to associate their increasing criminality with their poverty level. The kinds of crime earlier mentioned to which the university students engage themselves may be as a result of the economic hardship they face. Most girls that go into the practice of prostitution do not do this intentionally though, but due to the economic condition which stems from their poor socio-economic background. Similarly, some students may want to engage in examination malpractice in order to support their financial requirement.¹² It is believed that a well to do student hardly embark on such practice because of money. Also it is the economic situation that leads some students to copying. This may be due to the fact that they may not have money to hire the so called “mercenaries.” The lecturers are no exemption. Most of them sell out their examination papers before the actual day, and this is done with the sole aim of getting money from the students. Most people attribute this ugly act to the insufficient pay they get as salaries and allowances.¹³

Furthermore, cultism, to a great extent, is as a result of economic hardship. This is because, people believe that once you are a cultist, no lecturer would want to exploit you financially, and by this you are free from unnecessary exploitation and victimization by lecturers.¹⁴ Again, once you are a “Big boy” in any secret cult in

school, that is, if you are occupying the position of the “Capon,” “Executioner,” “Butcher,” “Chief Priest,” etc. you will derive certain benefits from the organisation through the contributions of its members. In order for the lower class students to achieve these benefits, they engage in cult activities. Others also use cultism as a tool to exploit students on campus. One implication of our analysis so far, is that crime incidences are likely to be higher during a period of economic hardship. This is because economic hardship is usually accompanied by the impoverishment of good members of the populace. This impoverishment may result from a rise in the rate of unemployment, underemployment, and drastic fall in real income, frustration, reduced access to basic social services and low technological know-how. Going further, economic hardship and crime are closely related in Nigeria.¹⁵ This is because most Nigerians that are poor believe that the only way to break out from their poor state is to indulge in crime since they have no place in the economic decision-making of the country. Consequently, this has led to the decline in the educational standard of the institutions. This is because most students do not have the time and zeal to read since they believed in hiring other students to impersonate them. This affects the social and personal development of the students. The moral growth is therefore reduced in the society.¹⁶

Impact of Student's Family Economic Background on Academic Performance

A 2006 study conducted by the Human Sciences Research Council in the University of Benin in seven local universities showed that most tertiary dropouts and failures were first generation students, who came from families with low incomes and low literacy levels. Similar results from a recent study conducted by the faculty of Education in the University of Benin were also documented by Brits et al. McGregor and confirm that the financial pressure experienced by students is one of the forces behind the increasing rate of undergraduate dropouts.¹⁷ Such students are classified as high risk due to the fact that they lack the finances for tuition fees and to cater for other needs. The majority of new students enrolling into UNIBEN today come from low socio-economic backgrounds, most of whom are first generation individuals. Financial access in university is important as it means students are able to provide for their needs. When students have little or no support from home or funding schemes, this makes survival difficult while attending university. Furthermore; students with limited support tend to seek employment and try to manage their time work and academics which is known to influence the time spent on academic work and subsequently affects academic performance as they try to work around a limited time frame. The income obtained from employment does make a significant difference; however, the pressure of being employed adversely affects students' academic performance.¹⁸

A South African study conducted by the Human Science Research Council on the reasons why university students drop out found that it was due to 19 financial issues and that 70 percent of South African students who drop out come from low income homes. In addition, those students have parents or guardians earning 18000 minimum wage per month, which is insufficient for the support of a university student and family needs.¹⁹ University expenses are steep, especially for the poor who have limited or no financial support structures in place such as student loans, government funding or bursaries. Upfront registration fees, accommodation and meal expenses, book, stationery, clothes etc. form part of a students' budget which does not work in favour of the economically disadvantaged. As means to access finance, students from economically poor backgrounds are known to take part-time jobs to make ends meet.²⁰

When it comes to employed students; the time spent working displaces the time that ought to be spent on academic activities such as assignments, studying and other activities. A Melbourne University Study revealed that students can work a maximum of 12 hours per week before hindering academic potential. Hughes conducted a study which aimed to reveal the prevalence of food insecurity among Australian university students. Results revealed that 70 percent of students were employed so as to cover some living expenses, with 73 percent of them reporting that having employment reduced their study time. Students work around a limited time

frame. The lack of time invested in academic activities impairs on the individual's overall performance.²¹

Nigerian Universities is faced with a serious challenge of high unemployment rates which has serious implications on the success rates of tertiary students as literature has revealed how financial background can affect students' academic performance. It has been proven that financial pressures experienced by students weakens academic performance and exacerbates undergraduate drop out. These realities begin to question the readiness and role of universities and relevant stakeholders in this rather major challenge. They further provide enough reason for institutions, the state and support stakeholders to seek and implement means of financially assisting "high risk" students.²²

Conclusion

This chapter x-rays the impact of economic hardship on university administration in Nigeria with focus on staff and students. The chapter established that economic hardship has negatively impacted on students by reducing the welfare of the students in University of Benin has affected the staff and students by increasing their cost of living. Economic hardship has directly affected teaching, learning, research and administrative functions of the university system in Nigeria. The conclusion which can be drawn based on the interviews conducted is that poverty has caused tremendous damage to people's lives in Nigeria and has deprived people of

the basic needs. Poverty strikes hard and determines people's faith in Nigeria and dictates the kind of life people should live. The Nigerian government has failed its citizens by not providing them a good life and sufficient jobs for their survival.

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CHAPTER FOUR

RESPONSE AND ADAPTATION OF UNIVERSITY OF BENIN STUDENT TO ECONOMIC HARDSHIP

Introduction

In most cases, students' academic performance is not totally and entirely a function of their intellectual capability and ability. Some other extraneous variables such as the state of the nation's general economic condition play major role in their academic performances. Undergraduate students are constantly influenced by multiple stressors from different aspects of their lives and the society.¹ Life and academic stress often generate difficulties and impact on university students' mental health. University students have been stressed by intensive demands of developmental and academic tasks. With current economic contraction, many additional economic stressors are added to university students' existing stress levels.² It on this backdrop, this chapter examines the response and adaptation of University of Benin students to economic hardship.

The get-rich-quick syndrome and obsession for easy money which forms part of the dominant socio-cultural values in contemporary Nigeria have continued to plunge many into various forms of coping strategies in the face of harsh economic realities. Recently, the Central Bank of Nigeria (2015) and International Monetary Fund (2016) clearly stated that Nigeria's economy has slipped into recession.³ This is evident in negative economic growth rates and significant decline in economic activities in the country, resulting in increased hardship, rising unemployment, low output, falls in

availability of credit, illiquidity and rising inflationary pressures. Hence, the need for Nigerians to devise strategies to cope with these economic realities becomes pertinent.⁴

Student Adaptation

Part-Time Job

Studying in different department can be an exciting and challenging experience for University of Benin students who are forced to deal with many adjustment problems, particularly those relating to academic, socioeconomic and psychological adjustment. Employment opportunities for university of Benin students could be influenced by the availability of suitable jobs. This could result in greater competition for available posts, with full-time students who are less flexible, being potentially squeezed out of the jobs market. Overall, the agriculture sector in Nigeria provides employment for about 65% of the adult labour force, while 88% of the non-oil export earnings come from this sector.⁵ University of Benin students are however locates mostly to cities and perhaps the rural location and physical demands for agricultural based jobs, this might make it unattractive and difficult for many new students seeking part-time work at the same time as study. Traditionally, the more attractive job sectors for university of Benin students are the retail, hospitality and other more urban type job setting.⁶

The constraints of formal education in Nigeria necessitates that most adult workers who seek university qualifications, have embraced a 'study-as-you-work' kind of schooling in response to the ever-hanging world of work. Nonetheless, as Adebayo notes, the difficulties associated with coordinating work, study, and personal circumstances

satisfactorily, remains problematic for individuals. In addition, for those individuals from a low socio-economic background, access to higher education remains elusive, especially the fee-demanding private institutions.⁷ In spite of the potential financial hardship for families and individuals, the demand for university places is growing, fuelled by the desire for personal development and to develop the economic capacity of the country. In addition, the skills derived from part-time working can be beneficial in supporting career aspirations, giving those graduates with organizational experience, a ‘head-start’ in what is a competitive jobs market. Moreover, employers complain that graduates are poorly prepared for work, primarily because it is felt that academic standards have fallen considerably over the past decade and that a university degree is no longer a guarantee of communication skills or technical competence.⁸

Squatting with Friends

Student housing is divided into two types and these are: student on-campus housing and student off-campus housing. Student housing is a place where students reside within or outside the campus or school. Students residing within the houses in the campus or school are known as student on-campus housing, while those residing in housing outside the campus or school are known as student off-campus housing. Student on and off-campus housing can equally be described as a process, in the sense that, it involves the construction of new dwellings and the various associated activities such as land acquisition, finance, building materials and so on.⁹ It also seeks to know who builds (state, civil society, private sector), the types of student housing (dormitories, halls of

residence, other forms of quarters, off-campus accommodation and so on.), at what location (example: on-campus or off-campus), and the relationship between academic performance, health, social, religious and congenial living conditions. As an asset, student on-campus housing 'form the bulk of the universities built environment thereby representing the largest facility asset that an institution may have'.¹⁰

Thus, student on-campus housing is not only shelter, but comprises the immediate environment, economic, health, sporting, religious, transportation, club, punctuality, and social activities that are sympathetic to academic work. Many educators hold the belief that there should be close proximity between living and learning environment in order to produce intellectuals that are socially integrated, mentally sound (health), religiously and sportsmanship incline. For the past twenty years, the problem of students housing has effects on students' social life in-terms of academic performance. The University of Benin housing policy made room available for the first and final year students to stay on-campus, while the remaining levels of students (200, 300 and 400) are expected to look for accommodation elsewhere which has effects on the students' social life and most of these students (200, 300 and 400 levels) stay off-campus as a result of shortage of accommodation in halls of residence.¹¹

Prostitution

The phenomenon of prostitution is a social problem that exists throughout mans recorded history. Prostitution has often been described as the world's oldest profession. There is no known society be it traditional or modern that exist without some form of

prostitution. Prostitution is universal but it is generally disapproved of in most societies. While prostitution is illegal in many societies, the act of soliciting is generally punished by the law. In Nigeria, section 249(a) of the criminal code 1944 provides penalties for prostitution.¹² It states that “every common prostitute behaving in a disorderly or indecent manner in any public place loitering and persistently importuning or soliciting persons for the purpose of prostitution shall be deemed idle and disorderly persons, and shall be liable to imprisonment for one month. However, we are not unaware of the fact that prostitution is practiced in variety of ways by either males or females. A prostitute is usually a woman who accepts money for her sexual services to other men but there are also male prostitutes who provide commercial sex to other men rather than women.¹³

University of Benin students engages in prostitution as a result of the difficulties of living in poverty, slums or areas of bad housing, chronic illness, malnutrition and unemployment, the desire for ease, luxury and ostentatious living and freedom from certain traditional practices force some girls into prostitution. Divorce or home broken up by death of one or both of parents or by prolong illness or insanity, desertion or rejection may make it difficult for the children to have any parental affection, guidance and discipline. Girls raised under such families usually felt unhappy with home environment thus leading them into prostitution.¹⁴

Ecological factors such as migration and urbanization are often given as reasons contributing to prostitution. Faced by the break down in her life pattern and the failure of the traditional ties to her rural community to sustain her, the urban dweller may easily

yield to her urge for sexual promiscuity and a life which promises comfort and ease. The most touted factor or reason for prostitution including campus prostitution is the greed and the urge to compete with other girls in dressing. To be regarded as a 'senior girl' one must keep up to certain standard of living and dressing. One must be up to date in a fashion world and must live up for fellow girls to see that one has arrived. This 'senior girl' syndrome has led many girls from otherwise decent homes to engage in prostitution. Given these factors, it can be concluded that prostitution cannot be explained in terms of one or a few sufficient conditions.¹⁵ Due to the different types of prostitution in the society.

Involvement in Proxy Scheme and Yahoo

Cybercrime, also called computer crime, the use of a computer as an instrument to further illegal ends, such as committing fraud, trafficking in child pornography and intellectual property, stealing identities, or violating privacy. Cybercrime, especially through the Internet, has grown in importance as the computer has become central to commerce, entertainment, and government. Internet has been the revolutionary invention of the 20th century. It successfully shrunk the world into a much smaller place by bringing the citizens and nations closer together in terms of enhanced communication and prompt exchange of ideas and information.¹⁶ Keeping aside its advantages, internet has also raised numerous security concerns which found place in highest levels of official and governmental discourses. Such crimes threaten a nation's security and financial health.

These issues surrounding these type of crimes have become high-profiling cases around the world.

In Nigeria, cybercrimes seem to be perpetrated by people of all ages ranging from young to old, but in most recent instances the young appear to be the worst offenders. Akpan reported that cybercrime has put the Nigerian students in a serious quest for money other than the real deal of getting university education. Several youths engage in cybercrime with the aim of emerging as the best hacker, or as a profit making venture since the tools for hacking in our modern world has become affordable by many. Ngozi submitted that the rate at which Nigerian youths are involving in one form of cybercrime or the other calls for urgent concern. Going by the nature that cybercrime can tarnish the image and reputation of organizations, institutions and individuals, it becomes very imperative; however, to investigate level of student involvement in cyber-crime, its implications and remedies.¹⁷

The findings showed that students are involved in cybercrime in many areas such as; online drug trafficking; cyber stalking; email hacking; hacking of organizational account; identity theft; encrypting of files using public-key; online spam sending; floatation of illegal business proposal; cybercrime with direct contact through phone; the use of remote administrative tools and online child sexual abuse material. The students in their various responses have shown that they have been involved in one form of cybercrime or the other in their various institutions.¹⁸ Ngozi reported that the quest for money has made Nigerian youths to deeply involve themselves in cybercrime. She

further found out that most of these students are deeply involved in cybercrime alongside their counterparts in the school. Denga in his own study disagreed vehemently with the findings of Ngozi, when he stated that undergraduates are fully occupied with academic and vocational activities that can make them associate with cyber theft.¹⁹ Ben in his study reported that up to 90% of undergraduate students are very much involve in cybercrime and its activities. Adanma as well vigorously disagreed with Ben, as she concluded that the level of undergraduate student involvement in cybercrime is still not fully ascertained. Odo & Odo investigated the extent of involvement in Cybercrime activities among students' in tertiary institutions in Enugu state of Nigeria.²¹ Their findings showed that students of higher institutions in Enugu state are involved in cybercrime. It also showed that students' involvement in cybercrime is dependent on gender and Institution type.

The root implications of cybercrimes are not far-fetched. One only has to take a quick glance around the society to observe illicit wealth acquisition and its display. This is coupled with the fact that; the perpetrators are highly exalted. The problem is made worse by the high youth unemployment, the absence of enforceable prohibitive laws and the general laissez faire attitude of individuals and businesses regarding cyber security. Hassan et al. identified urbanization, high unemployment, quest for wealth, poor implementation of cybercrime laws, inadequately equipped law enforcement agencies, and negative role models as some of the causes of proliferated cybercrimes by students in Nigeria.²²

Economic hardship Coping Strategies in University of Benin

Nigeria as a nation has continued to experience high rate of population growth which produce an overwhelming increase in youth population, thereby increasing work-force population. Consequently, poverty remains one of the most critical challenges facing the country. The economy status of Nigeria is characterized by unemployment, increase in price of goods and services as well as high school fees without corresponding increase in the salaries of workers. Judging from the foregoing, it has become difficult for sponsors to afford rising cost of school fees, accommodation, handout, textbook and other necessities by students.²³ In this regard, students can therefore learn of the economic and social benefits that entrepreneurship provides for their families, communities and country. In the absence of Grants, bursary or pocket money, students can indulge in activities such as sewing, hairstyling, sales of stationeries, painting, snacks production, sales of artistry work, production of household linen for sales etc. These will earn them extra income while in school and prepare them for the challenging society when they graduate.²⁴

Benefits of Entrepreneurship

Managing entrepreneur and academic is brainwork, quite tasking, but at the end there is finance reward. Whatever may be the course of action, entrepreneurship has a lot of benefits both for the entrepreneurship and the society in which these businesses are carried out. Some of these benefits includes:

Opportunity to gain control: This amount to owning a firm or a business endows the entrepreneurs with an independence and opportunity to control their own business. They can aim to achieve targets that are important to entrepreneurs, a chance to take decision according to their own wishes as the situation and circumstance demands.²⁵

Offers a chance to make a difference: This interprets as when some people begin and put a lot of efforts just to make a difference in society. This situation has given rise to the concept of social entrepreneurship which is a recent phenomenon. This makes such people search for opportunities to serve a cause that is significant to them and try to find pioneering solution to some of the most pressing and challenging problems of the society.

To reap high profit as entrepreneur: This means reaping high profit by being an entrepreneur is one of the most important factors that motivate people to become one, and to take up all the challenges associated with it the profits.

Help people work to their full potential: Most entrepreneurs find their work to be extremely enjoyable. They consider their business as an instrument of self-actualization and acts as a test for creative skills, abilities and determination to take up challenges towards success.

Offers a chance to pursue their interests: Most entrepreneurs do not believe their work to be actual work. Most of them establish businesses strongly associated with their interests. As such, there is no particular age for retirement for entrepreneurs. This means,

it could be a life-time engagement, depending on how long the physical strength can carries a man.

With all these aforementioned benefits people now consider the alternative of running their own small businesses rather than doing jobs for others where their lives will be regimented.²⁶

Coping Strategies for Student Entrepreneurs

There are times management techniques can help to take control of time and reduce stress. These management techniques and strategies involve:

i. Goal setting and time management. One of the most effective ways to achieve structure and purpose in life is through goal setting. Goal setting reduces stress and serves as foundation for planning the use of your time. Without a clear view of where you are heading, then it is not possible to plan how you will get there. Therefore, goal setting creates a bridge between today's vision and tomorrow's reality.

ii. Assessing the use of your time. The time management techniques compare how you currently spend your time, and your ideal use of time. Is your time reflective of the goal you want to achieve, or you are spending your time on your highest priority task? It is important to gather objective use of your time. Plan your work and work your plan; sometimes your day is so chaotic, that having a plan is something that you can come back to refocus on your priorities. The important thing is to ensure that you have your entire task written down and allow priority to take its course. Start with your top priority and when complete, move onto your next priority, tick it off as you complete, so that, at the

end of the day you have a list of ticks which gives you great satisfaction and a sense of accomplishment.²⁷

iii. Indulging in procrastination. Most people procrastinate but 20% of the people are chronic procrastinators. Procrastination impedes career progress, causes you stress and sour your relationship with others. Make use of procrastination strategies which include; breaking larger task into smaller tasks, planning your work, stress management techniques and cognitive strategies.²⁸

Conclusion

it was observed that students who wish to become self-reliant, financially buoyant, as well as become successful at entrepreneurship need to acquire relevant knowledge and skill. He or she must know how to manage limited resources, combine with academic and other aspects of their life. He or she must not waste business opportunity, as well as wait till they graduate, because starting early avails them the experience that could prepare them well in a challenging society like Nigeria.

Endnotes

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CHAPTER FIVE

CONCLUSION

The study examined the historical antecedent of economic hardship in Nigeria how it affect the standard of living in Nigeria. The study surveyed the various stages of economic hardship from pre-colonial era to colonial economic hardship and post-colonial economic hardship. However, it should be noted here that economic hardship as a phase of economic cycle in one point or the other has affected every economy (country) around the globe. Economic hardship is a very serious symptom that indicates that the economy is diseased and requires vigorous economic measures to be taken for its faster recovery.

The study x-rays the impact of economic hardship on university administration in Nigeria with focus on staff and students. The study established that economic hardship has negatively impacted on students by reducing the warfare of the students in University of Benin has affected the staff and students by increasing their cost of living. Economic hardship has directly affected teaching, learning, research and administrative functions of the university system in Nigeria. The conclusion which can be drawn based on the interviews conducted is that poverty has caused tremendous damage to people's lives in Nigeria and has deprived people of the basic needs. Poverty strikes hard and determines people's

faith in Nigeria and dictates the kind of life people should live. The Nigerian government has failed its citizens by not providing them a good life and sufficient jobs for their survival.

The study observed that students who wish to become self-reliant, financially buoyant, as well as become successful at entrepreneurship need to acquire relevant knowledge and skill. He or she must know how to manage limited resources, combine with academic and other aspects of their life. He or she must not waste business opportunity, as well as wait till they graduate, because starting early avails them the experience that could prepare them well in a challenging society like Nigeria.

In most cases, students' academic performance is not totally and entirely a function of their intellectual capability and ability. Some other extraneous variables such as the state of the nation's general economic condition play major role in their academic performances. Undergraduate students are constantly influenced by multiple stressors from different aspects of their lives and the society.¹ Life and academic stress often generate difficulties and impact on university students' mental health. University students have been stressed by intensive demands of developmental and academic tasks. With current economic contraction, many additional economic stressors are added to university students'

existing stress levels.² It on this backdrop, this chapter examines the response and adaptation of University of Benin students to economic hardship.

The get-rich-quick syndrome and obsession for easy money which forms part of the dominant socio-cultural values in contemporary Nigeria have continued to plunge many into various forms of coping strategies in the face of harsh economic realities. Recently, the Central Bank of Nigeria (2015) and International Monetary Fund (2016) clearly stated that Nigeria's economy has slipped into recession.³ This is evident in negative economic growth rates and significant decline in economic activities in the country, resulting in increased hardship, rising unemployment, low output, falls in availability of credit, illiquidity and rising inflationary pressures. Hence, the need for Nigerians to devise strategies to cope with these economic realities becomes pertinent.⁴

When it comes to employed students; the time spent working displaces the time that ought to be spent on academic activities such as assignments, studying and other activities. A Melbourne University Study revealed that students can work a maximum of 12 hours per week before hindering academic potential. Hughes conducted a study which aimed to reveal the prevalence of food insecurity among Australian university students. Results revealed that 70 percent of students were employed so as to cover some living expenses, with 73 percent of them reporting that having employment reduced their study time. Students work around a limited time

frame. The lack of time invested in academic activities impairs on the individual's overall performance.²¹

Nigerian Universities is faced with a serious challenge of high unemployment rates which has serious implications on the success rates of tertiary students as literature has revealed how financial background can affect students' academic performance. It has been proven that financial pressures experienced by students weakens academic performance and exacerbates undergraduate drop out. These realities begin to question the readiness and role of universities and relevant stakeholders in this rather major challenge. They further provide enough reason for institutions, the state and support stakeholders to seek and implement means of financially assisting "high risk" students.²²

The study pointed out that there is a stable correlation between the economic status of students and the quality of studies. The study also offers other findings that have to do with the correlation between the teaching curriculum in teaching study programs and the quality of studies. The attitudes of the students are in favour of a stronger correlation when it comes to the influence that the content of the curriculum has on the quality of studies. Also, a high correlation was found between some teaching factors (which include the professional competences of the teaching staff, objectivity in the assessment of students, teacher-student cooperation, pedagogical practices during studies, textbooks and

teaching literature, etc.). The research also highlighted other correlations such as the residence of the students (village–city), marital status and gender in relation to the quality of studies, but the correlation between these variables was not so pronounced. Likewise, a more stable correlation was found between the students' economic conditions and the quality of studies, namely the number of family members and employees in the students' family. Students who had two or more employees in their family, in their attitudes, the dependence of SES on the quality of studies was observed less, while for students who did not have any employed family members, this economic dependence was observed more in their attitudes. The next finding in this study is the identification of some of the factors that have influenced the decline in the quality of studies in teacher programs. The attitudes of students in research, among the factors for the decline in quality, emphasize: the low commitment of teachers in working with students, the low commitment of students in learning, the absence of teachers/loss of classes/lectures and the lack of research work in programs to train students for teaching. From the findings in this study, it was concluded that in the Faculty of Mathematical and Natural Sciences, in the educational programs for training for teaching, pedagogical school practice is not organized.

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