



Examining the Effect of the Current Economic Hardship on Students Behaviour and Its Implication on their Academic Performance: A Study of Some Selected Senior Secondary Schools in Kaduna State, Nigeria

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ABSTRACT

This study examined the current economic hardship on student's behaviour and its implication on their academic performance: a study of some selected public senior secondary schools in Kaduna State, Nigeria. The study employed survey design. The target population comprised of students in state owned senior secondary schools in Zaria LGA of Kaduna State. Three hundred and twenty-six (326) respondents were selected using purposive sampling technique. The data was collected by means of well-structured questionnaire. In analyzing the data, Probit regression statistical method was used. The results of this study showed that there was a significant relationship between economic hardship, students' behaviour and academic performance. It was concluded that there is a significant relationship between the variables. This study therefore, recommended that Parents/Guidance should improve their support on their children, leading to improving their low self-esteem and lifelong learning difficulties despite the level of economic hardship for better lives of their children. Government at all levels should provide support for children from impoverished backgrounds. The teachers need to be warm, supportive, genuine, empathetic, towards learners who are psychologically unstable due to Hardship, so as to raise their self-confidence, self-direction, self-esteem and self-image. Every effort must be made to ensure that the affected children through the use of psychological services and social welfare have stable, family-based care and adequate social support. Government should also increase funding allocation, ensure effective supervision, provision of more learning materials to facilitate learning in the schools. Economic empowerment programs should be embarked on to enhance parent's income to take care of their children education leading to their better performance.

ARTICLE INFO

Article History
Received: May, 2025
Received in revised form: June, 2025
Accepted: July, 2025
Published online: September, 2025

KEYWORDS

Economic Hardship, Students Behaviour,
Academic Performance

INTRODUCTION

The term Economy Hardship refers to situation where an individual or family faces significant financial difficulties, making it challenging to meet basic needs such as: Housing, food, clothing, healthcare and education. It can also be seen as economic environment characterized by limited resources and increased competition, where businesses must operate with

heightened efficiency and adaptability Over the past few decades, economic hardship has remained high, especially for families with young children. The ways in which economic hardship affects children's education and development have received little attention. Udoka (2021) described Economy Recession as a scenario that compels companies to revisit their business models, emphasizing flexibility and

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responsiveness to market demands. This includes redefining customer engagement strategies to ensure continued loyalty under constrained circumstances. From a sociological perspective, the crunch economy can reflect broader social trends where individuals and organizations are forced to adapt to changing economic realities. These changes can lead to shifts in consumer priorities and purchasing behaviors, influencing how businesses approach marketing and product development. In discussions about sustainability, some experts interpret the Economy Recession as a response to the need for more responsible consumption patterns, which can shape industries towards eco-friendly practices amid resource limitations (Inyama, 2021).

The over-reliance on simplistic models that highlight the immediate consequences of financial hardship while paying little attention to the mechanisms relating to children's development has contributed to the lack of progress. In every nation, children and families experience ongoing stress due to economic difficulties, which might hinder their ability to successfully adapt to developmental demands, such as academic accomplishment. Low-income families put their children at risk for social and academic issues, as well as poor health and wellbeing, all of which can compromise academic success. As early as the second year of life and continuing through elementary and high school, there is a well-established correlation between children's development and academic achievement and economic hardship. These hazards can have long-term effects if they arise during the preschool years. For instance, kindergarten preparation establishes the foundation for future achievement.

Due to the long-term effects of differences in school entry, school readiness is essential to subsequent academic success. An increased risk of absenteeism, dropout, and unhealthy or delinquent behaviors are the results of early school failure. It is often known that low academic success and financial hardship are related. Students in economic difficulty are far more likely than those in affluence to never attend school, and these disparities are significant. Low-

income students are also more likely to drop out of school before graduating, which affects inflation-adjusted incomes in developing nations.

According to Bradley, Bradley, Corwyn, McAdoo, PH., & Coll (2001), poverty can have an impact on practically every element of a child's home life and consequently lead to economic hardship. Family income was linked to attributes like parental instruction, attentiveness, and the standard of the physical home environment. The home surroundings of children in the United States were examined by Bradley et al. (2001) based on factors such as age, ethnicity, and poverty level. According to them, studying a child's daily exposures helps one comprehend how the environment and development are related. For instance, kids who have a lot of books in their homes and are regularly read to grow their vocabulary and reading skills more quickly than kids who don't have these resources.

Educational resources are important for improving students' academic achievement. Children from low-income households typically do poorly in school and other areas of life, which results in differences in their social, emotional, cognitive, and physical functioning. Poor families also tend to have fewer material resources. Rich neighborhoods within cities tend to have more resources than poor ones, and wealthy schools tend to have more resources than poor ones (Levine, 2006). Because educating impoverished students is more challenging, good instructors may choose to avoid disadvantaged schools, even in nations where public resources are allocated to schools fairly (Chinyoka & Ganga, 2011). Finding qualified teachers to teach in rural areas is a challenge for developing nations, but in wealthy nations, qualified professors tend to steer clear of subpar institutions.

Bronfenbrenner's ecological theory, which looks at key views of how children's psychosocial issues are caused by economic deprivation, will serve as the foundation for this investigation. According to Chilton, Chyatte, and Breaux (2007), the idea offers a helpful framework for analyzing theories regarding how economic deprivation affects children's overall development. According to Bronfenbrenner's ecological theory,



a person's environment—including their home, school, place of employment, church, neighborhood, culture, and government—has an impact on how they develop as a youngster (Donald, Lazarus & Lolwana, 2010; Berk, 2007). According to Bronfenbrenner (2008), an individual's development is the result of numerous direct and indirect factors that either help or hinder the person's potential. Rutter's Pathway concept (Rutter, 2008), which aims to explain how children born into poverty or economic hardship may have self-righting tendencies, making them considerably more resilient to the stresses of poverty or economic hardship, is closely related to Bronfenbrenner's concept.

However, the De Lones Situational Theory suggests that children do live in overlapping environments or circles, which is why it is possible to become poorer after being born to poor parents (Ganga & Chinyoka, 2011). Some kids begin to believe that they will always be impoverished due to their self-righting instincts, which allows them to become acclimated to financial hardship and learn how to cope with it. However, the course can turn for the better if someone shows up and throws a lifeline. Therefore, if given the opportunity, a child may grow up to be wealthy. Even yet, the literature review tends to focus on the connection between students' performance and financial difficulty. The majority of the research was conducted in industrialized nations, where a very small percentage of children experience extreme poverty or economic hardship. Furthermore, someone who could be considered impoverished in a developed nation might not be in a developing one. The goal of the study is to shed light on how students' academic performance is impacted by the current economic crisis.

Justification

Students' academic performance measurement has received considerable attention in previous research, it is challenging aspects of academic literature. Performances are affected due to social, psychological, economic, environmental and personal factors. These factors strongly influence on the students' performance,

but these factors vary from person to person. So, education is the best legacy a nation can give to her citizens especially the youth. This is because the development of any nation or community depends largely on the quality of education of such nation (Benjamin, 2017). It is generally believed that the basis for any true development must commence with the development of human resource. Much then is said that formal education remains the vehicle for social- economic development and social mobilization in any society but the issues of Economy Recession in the area of inflation hinders effective development of the school system.

Even though governments in developing nations, especially Nigeria, are working to address economic hardship, the number of children exposed to it keeps rising. Children from low-income families are more likely to have a range of psychosocial issues. These include internalizing and externalizing symptoms, depression (Nova, Andrews & Carlson, 2006), poorer initiative and sociability (United States of America Census Bureau, 2009), disruptive classroom behavior, troublesome peer relationships, and developmental delay (Cataldi, Laird, & Ramani, 2009).

According to Bradley, Corwyn, McAdoo, and Coll (2001), poverty can have an impact on practically every element of a child's home life. Family income was linked to attributes like parental instruction, attentiveness, and the standard of the physical home environment. According to age, ethnicity, and parental status, Bradley et al. (2001) investigated the home surroundings of children in the United States. According to them, studying a child's daily exposures helps one comprehend how the environment and development are related. For instance, kids who have a lot of books in their homes and are regularly read to grow their vocabulary and reading skills more quickly than kids who don't have these resources.

Educational resources are important for improving students' academic achievement. Children from low-income households typically do poorly in school and other areas of life, which results in differences in their social, emotional,



cognitive, and physical functioning. Poor families also tend to have fewer material resources. Rich communities within cities tend to have more resources than poor ones, and wealthy schools tend to have more resources than poor ones (Levine, 2006). Because educating impoverished students is more challenging, good instructors may choose to avoid disadvantaged schools, even in nations where public resources are allocated to schools fairly (Chinyoka & Ganga, 2011). Finding qualified teachers to teach in rural areas is a challenge for developing nations, but in wealthy nations, qualified professors tend to steer clear of subpar institutions.

Children in high-income regions have access to much more books than children in low-income communities, according to Constantine (2005, as reported in Brooks-Gunn. & Duncan, 2007), who studied six communities in the greater Los Angeles, California area. Indeed, she discovered that children in certain wealthy neighborhoods had more books in their homes than children from low socioeconomic backgrounds (SES) had in all of their school supplies put together. One third to half of the deficits in verbal, reading, and arithmetic skills among children who are persistently disadvantaged were found to be caused by a lack of assistance and cognitive stimulation in their family contexts (Korenman, Miller, & Sjaastad, 2005). Economic hardship leads to unfavorable learning environments at home, impacts children's physical health and cognitive development, is linked to low parental education, and reduces the amount of money available for educational investments. In light of the aforementioned, the home environment ought to be resource-rich and supportive of learning. Evidence indicates that children from lower-income families are typically less likely to receive an education at the household level.

Even so, there is a literature review that discusses the connection between a child's academic performance and financial hardship. The majority of the research was conducted in affluent nations, when fewer children experience severe financial difficulty. Furthermore, someone who could be considered impoverished in a

developed nation might not be in a developing one. One of the most common measures of academic success in our schools today is economic hardship, or simply poverty as many refer to it. It is critical that educators understand how economic hardship affects students' conduct and ability to learn in the classroom, especially as the number of kids experiencing financial difficulty rises. To assist reduce the achievement gap between students from more affluent homes and those who were reared in poverty, educators should implement tried-and-true methods.

Objective of the Study

The objective of the study is as stated below: The broad objective of the study is to examine the effect of economic hardship on student's behaviour and its implication on their academic performance.

Research Question

The following research question was raised; To what extent does Current Economic Hardship affects students' behaviour and academic performance?

Research Hypothesis

The study tested a null hypothesis derived from the objective of the study:

H_{01} = There is no significant relationship between Economic Hardship, student's behaviour and academic performance.

METHODOLOGY

Study Design

The study adopted a survey research design. Based on this design, information obtained from the respondents in relation to the research questions through a well-structured questionnaire were used to present the results of the study.

Participants

The target populations of the study were students of public senior secondary schools found in Zaria Local Government Area (LGA) of Kaduna State. A sample of four hundred and twenty-five

(425) students were purposively selected in the study. The number of respondents selected from

each of the secondary schools in the study area are as follows: -

Table 1: Distribution of Sample Size by Schools

S/N	Name of schools	Sampled Responds
1	Government Day Secondary School Gyellesu, Zaria	85
2	Government Day Secondary School, Kofan Gayan, Zaria	85
3	Government Secondary School Gaskiya Tukur-Tukur, Zaria	85
4	Government Day Secondary School Kofan Kuyanbana	85
5	Government Secondary School Tudun Wada, Zaria.	85
Total		425

Field Survey: 2025

Instrumentation

This study employed a well-structured questionnaire which was designed to generate information on the basis of the research question. The questionnaire contains only section "A" which consists of five (5) items on the effects of Economic Hardship on students' behaviour and academic performance of some selected senior secondary school in Zaria LGA of Kaduna State. The respondents were required to tick under the alternative of their best choice. The five point Likert scale ranging from strongly agree (SA) agree (A), strongly disagree (SD) disagree (D) and (U) undecided was adopted.

Validity of the Research Instrument

To ensure the validation of the instrument, the draft copy of the structured questionnaire was given to different experts that are very relevant to the topic under investigation. The corrections and adjustment made by the experts were effected. This made the instrument to be finally accepted as valid.

Procedure for Data Collection

For the administration and collection of the questionnaire the researchers obtain permission from the school head teacher of the selected public senior secondary schools to carry out the study. The researchers explained the topic and its implication and the reason why they should sincerely respond to the questions contained in the instrument. After the distribution of the questionnaire, the filled questionnaires were

immediately collected by the researchers and the research assistants.

Data Analysis

Probit regression analysis was used to examine the data. Because of its ability to handle both simple and multiple regression variables, this econometric instrument is being considered. It guarantees that the probability of choice prediction falls between 1 and 0. Because it is based on the cumulative ordered logistic probability function, it is more reliable and easier to calculate. (Gujarati, Gunasekar, and Porter, 2009).

Model Specification

The Probit regression model, which was created by Krantz (2001) and adopted by Gujarati and Porter (2009), was used to investigate how economic stress affected students' behaviour and academic achievement. The study's model is described as follows:

Model 1: employs probit regression model to achieve the objective of this research.

$$Y = \frac{P_i}{1-P_i} = Z_i = \beta_0 + \beta_1 HF_i + \beta_2 NCO_i + \beta_3 PICO_i + \beta_4 SM_i + \beta_5 PRS_i + \mu_i$$

Where:

Y= (EH) Economic Hardship

$\beta_1 - \beta_5$ = parameters

β_0 = intercept

μ_i = error term

ESE= Emotional and social effect

SAA = Stress and anxiety

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PICO= Parental Involvement and child outcome
SM= Stigmatization and Marginalization
EHRS= Economic Hardship and readiness for school

RESULTS

The statement of null hypothesis which state that there is no significant relationship

Table 2: Effects of Economic Hardship on student's behaviour and academic performance

Dependent Variable: Zi= EH				
Included Observation: 380				
Variables	Coefficient	Std. Error	Z-Statistic	Prob.
C	-0.761843	0.271254	-4.064537	0.0032
ESE	0.526434	0.269588	2.237023	0.0053
SAA	0.036147	0.268973	0.100701	0.0147
PICO	0.347943	0.264878	1.692867	0.0012
SM	2.400245	0.267429	7.290894	0.0000
EHRS	0.554648	0.446219	0.986593	0.0012
Mc Fadden R-Squared	0.607080		Prob (LR statistic)	0.000000
Obs with Dep=0	55			
Obs with Dep=1	326			

Field Survey: 2025

Table 2 showed the coefficient of 0.526434 of the respondents on emotional and social effect (ESE) which were significant and showed that there was a positive relationship between Economic Hardship, student's behaviour and their academic performance. With probability value of 0.0053 and is less than 0.05. We therefore accepted the alternative hypothesis and conclude that there was a significant relationship between Economic Hardship, student's behaviour and their academic performance. This could be attributed to the reality of the fact that the school socialization process typically pressures the learners to be like their peers, or to risk social rejection, whereas the quest for high social status drives the learners to attempt to differentiate themselves in some areas like sport, personal style, a sense of humour, or street skills.

Children raised in Economic Hardship are faced daily with overwhelming challenges that affluent children never have to confront, and their brains have adapted to sub-optimal conditions in ways that undermine good school performance,

between Economic Hardship, student's behaviour and academic performance was tested using probit regression statistics. Result of the evaluation of data is shown in the table below:

Out of the 425 questionnaires administered to the respondent of this Research, the researcher was able to retrieved only 380 questionnaires.

emotional and social challenges, acute and chronic stressors, cognitive lags, and health and safety issues. This finding is in line with the findings of (Dunn, Chambers & Rabren, 2004). Combined, these factors present extraordinary challenges to academic and social success Jensen (2007).

The coefficient of 0.036147 of the respondents on stress and anxiety (SAA) which were significant and showed that there was a positive relationship between poverty, student's behaviour and their academic performance. With probability value of 0.0147 and is less than 0.05. We therefore accepted the alternative hypothesis and conclude that there was a significant relationship between Economic Hardship, student's behaviour and their academic performance.

Economic Hardship involves exposure to multiple stressors that may have an undesirable influence on a person's intellectual development. Parents who are struggling to provide the basic necessities are often unable to spend much quality time with their children, leading to a low



self-esteem and lifelong learning difficulties. Among low-income families, stressors may include living in overcrowded, sub-standard houses or unsafe neighborhoods, enduring community or domestic violence, separation or divorce, or the loss of family members, and experiencing financial strain, forced mobility, or material deprivation (Evans, 2004). A child who comes from a stressful home environment, therefore, tends to channel that stress into disruptive behaviour at school, and be less able to develop a healthy social and academic life. This is in line with the findings of (Hoff, 2003) in Santrock (2009) stress resulting from poverty impairs test scores, diminishes attention spans, and increases absenteeism and tardiness found that adolescence, a period accompanied by dramatic brain changes, is a particularly vulnerable time for children to be exposed to chronic stress.

The coefficient of 0.347943 of the respondents on parental involvement and child outcome (PICO) which were significant and showed that there was a positive relationship between Economic Hardship, student's behaviour and their academic performance. With probability value of 0.0012 and is less than 0.05. We therefore accepted the alternative hypothesis and conclude that there was a significant relationship between Economic Hardship, student's behaviour and their academic performance. The findings of the hypothesis in the study showed that there was a positive significant relationship between the variables which was as a result of the fact that parental involvement at school is also beneficial because the families and the schools establish appropriate behaviour that is reiterated to children at home and at school.

The coefficient of 2.400245 of the respondents on stigmatization and marginalization (SM) which were significant and showed that there was a positive relationship between Economic Hardship, student's behaviour and their academic performance. With probability value of 0.0000 and is less than 0.05. We therefore accepted the alternative hypothesis and conclude that there was a significant relationship between Economic Hardship, student's behaviour and their academic performance. This could be

attributed to the fact that Economic Hardship influences education where the poor are marginalized, preventing them from full participation in social and economic processes. This is in line with the word of Cozzarelli, Wilkinson & Tagler, (2001) who states that living in Hardship involves being stigmatized, marginalized, and stereotyped negatively. Poor children may experience feelings of shame and embarrassment, and have trouble viewing themselves in a positive light, thus negatively affecting their academic performance. Children from poor backgrounds are more likely to experience peer rejection, suffer from inferiority complexes, and conflicting peer relations than those from affluent home.

The coefficient of 0.554648 of the respondents on Economic Hardship and readiness for school (EHRS) which were significant and showed that there was a positive relationship between the variables. With probability value of 0.0012 and is less than 0.05. We therefore accepted the alternative hypothesis and conclude that there was a significant relationship between Economic Hardship, student's behavior, readiness for school and the child academic performance. School readiness reflects a child's ability to succeed both academically and socially in a school environment. It requires physical well-being, appropriate motor development, emotional health, a positive approach to new experiences, age-appropriate language skills, and age-appropriate general knowledge and cognitive skills (Castro & Murray, 2010:398). Poverty as well as economic Hardship decreases a child's readiness for school through aspects of health, home life, schooling and neighborhoods. This statement is in line with the findings of Brooks-Gunn & Duncan, (2007) who state that home learning environments that include parental assistance with homework, the availability of play materials, and parents who understand the role of play, have been shown to predict greater school readiness among learners.

CONCLUSION

Based on the findings in this study, it can be concluded that a significant relationship



existed between Economic Hardship, students' behaviour and their academic performance.

RECOMMENDATIONS

Base on the findings of this study the following recommendations were made: Parents/Guidance should improve support on their children, leading to improving their low self-esteem and lifelong learning difficulties despite the level of economic hardship for better lives of their children.

Government at all levels should provide support for children, teachers need to be warm, supportive, genuine, empathetic, and nurturing towards learners who are psychologically unstable due to Hardship, so as to raise their self-confidence, self-direction, self-esteem and self-image. Every effort must be made to ensure that the affected children through the use of psychological services and social welfare have stable, family-based care and adequate social support.

Government should increase funding allocation, ensure effective supervision, provision of more learning materials to facilitate learning in the schools. Economic empowerment programs should be embarked on to enhance parent's income to take care of their children education.

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